

THE
COMMERCIAL CLUB
OF CHICAGO

YEAR BOOK
1915-1916





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The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877
THE MERCHANTS CLUB, ORGANIZED 1896
UNITED 1907

Year-Book

1915-16

D17

LEARN
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PUBLISHED BY
THE EXECUTIVE COMMITTEE
1916

TABLE OF CONTENTS

ARTICLES OF ASSOCIATION.....	5
OFFICERS AND COMMITTEES.....	13
MEMBERSHIP.....	37
SUBJECTS OF MEETINGS.....	49
PROCEEDINGS OF REGULAR AND SPECIAL MEETINGS ..	65
REPORTS OF OFFICERS AND COMMITTEES TO THIRTY- EIGHTH ANNUAL MEETING.....	235
REPORT OF FIRST STATE PAWNERS SOCIETY.....	250
COMMERCIAL CLUB PERMANENT ENDOWMENT FUND— REPORT OF TRUSTEES.....	252
TRUST AGREEMENT.....	254
NECROLOGY.....	257

Articles of Association
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877
THE MERCHANTS CLUB, ORGANIZED 1896
UNITED 1907

THE COMMERCIAL CLUB OF CHICAGO

ARTICLES OF ASSOCIATION

THE COMMERCIAL CLUB, organized December 27, 1877, and THE MERCHANTS CLUB OF CHICAGO, organized December 11, 1896, more efficiently to advance the public welfare and the commercial interests of Chicago by co-operative effort, social intercourse, and a free interchange of views, were united February 11, 1907, under the name of THE COMMERCIAL CLUB OF CHICAGO.

Its Articles of Association are as follows:

ARTICLE I.

MEMBERS.

1. The membership shall be of four classes: Active, Associate, Non-resident, and Retired.

2. Active Members are responsible for the varied undertakings of the Club and will accept, within reasonable limitations, the assignment of work by the Executive Committee to advance the Club's interests. They shall be not more than fifty-five years old at the time of their election; and their number shall not exceed ninety men, except that, during the Club years 1910, 1911, and 1912, new members may be elected equal in number to one-half of the vacancies occurring during such Club years; the Club year being from the installation of officers at the annual meeting to the installation of their successors.

3. An Associate Member shall have the same rights and duties as an Active Member, except that he shall not be obliged to serve as an officer or required to do active work

for the Club save under special circumstances, and that he shall not be fined for absence from Club meetings. Active members elected after April 13, 1912, shall, upon reaching the age of sixty-five years, automatically become Associate Members, but any Active Member, after ten years' membership, may, at his written request and by the unanimous vote of the Executive Committee, become an Associate Member.

4. Any Active or Associate Member who has permanently removed from Chicago may, upon application to the Executive Committee, and with its approval, become a Non-resident Member.

5. Non-resident and Retired Members shall have the privilege of attending all meetings of the Club, but shall not be entitled to vote.

6. The present Retired Membership shall not be increased except by transfer, upon their request, of charter members of The Commercial Club.

7. *Election of Active Members.* The Secretary shall notify the members whenever a vacancy in the Active Membership occurs. Thereupon, any member may, by a written recommendation to the Executive Committee, nominate a person for membership. If the Executive Committee unanimously approve such a nomination, the Secretary shall so state, in a notice sent out at least two weeks previous to the meeting at which such candidate will be voted upon, and a ballot bearing the candidate's name, with the words "Accepted" and "Postponed" printed thereafter, shall be sent with such notice. The members should promptly communicate, to some member of the Executive Committee, such knowledge as they have touching the fitness or unfitness of the nominee. This information shall be held in the strictest confidence. At the next meeting of the Club, if the Executive Committee still unanimously approve the nominee, secret vote shall be had

ARTICLES OF ASSOCIATION

by marking the printed ballot. Three ballots, marked "Postponed," shall defer the admission of such nominee. Only one candidate at a time shall be approved by the Executive Committee or submitted for election.

8. In the approval of candidates regard shall be had, so far as practicable, to the branches of business in which they are engaged, so that the various commercial interests of the City shall be fairly represented in the membership.

9. Each Active and Associate Member shall pay, by November 1st, annual dues of seventy-five dollars, which shall cover the cost of dinner at regular meetings. Non-resident and Retired Members shall not be required to pay dues, but only an assessment for each dinner which they attend or which they notify the Secretary that they will attend.

The Executive Committee may drop from the roll any member who, after due notification of dues, fails to pay them within thirty days.

ARTICLE II.

OFFICERS AND COMMITTEES.

1. The Officers shall be a President, a Vice-President, a Secretary, and a Treasurer. An Executive Committee of ten members shall have general control of the affairs of the club. It shall consist of the four officers, the Secretary of the preceding year if a new Secretary is elected, the Chairman of the Reception Committee, and four other members, or five other members if the Secretary of the preceding year is re-elected.

2. At the April meeting the officers and the Reception Committee shall be elected to serve for one year, and two of the four elective members of the Executive Committee shall be elected to serve for two years, and until their respective successors are elected and qualify. If the Secretary of the

preceding year is re-elected, a fifth elective member of the Executive Committee shall be elected to serve for one year.

3. The President—or, in his absence, the Vice-President—shall preside at all meetings of the Club and of the Executive Committee.

4. The Secretary shall make and preserve complete records of all meetings of the Club and of the Executive Committee, keep all its books and papers, and perform such other duties as may be required by the Club or by the Executive Committee. He shall also prepare the Year-Book, in which shall be printed the list of officers, committees and meetings since April, 1907. In all Club publications the names of The Commercial Club and The Merchants Club should appear, with the dates of their organizations and the date of their union.

5. The Treasurer shall receive and keep the funds of the Club, and shall disburse the same, subject to the supervision of the Executive Committee, and shall keep an accurate record thereof. He shall make a full financial report at the annual April meeting. His books shall be open at all times to the inspection of the Executive Committee and of an Examiner, whom the Executive Committee should appoint before the April meeting, to audit the same.

6. The Executive Committee shall have power, by the unanimous vote of the entire Committee, to discipline or expel any Club member whenever in its judgment such action is advisable.

7. A Reception Committee, consisting of a Chairman (who shall be *ex officio* a member of the Executive Committee) and four members, shall be elected annually at the April meeting. Its duties shall be to assist in the entertainment of the Club's guests and its new members, and to act in a general way as the hosts of the Club, subject to the direction of the Executive Committee.

ARTICLES OF ASSOCIATION

8. The President, with the advice and approval of the Executive Committee, shall select a Nominating Committee of five members and announce their names at the regular March meeting. Such committee shall recommend a list of candidates for the various offices and elective committees, and file the same with the Secretary at least twenty days before the April meeting. The Secretary shall mail such list to each member at least two weeks before the April meeting for the annual election.

ARTICLE III.

MEETINGS.

1. The Club shall hold regular monthly meetings on the second Saturday in each month, beginning in November and ending in April. The Executive Committee shall select place of each meeting, and may, in its discretion, change the date of any meeting or omit any meeting, or call special meetings at any time.

2. The Secretary shall mail to each member notice of each meeting at least five days before its date. The notice shall state specifically if any nominee for membership is to be voted upon at such meeting and any other business that is to be transacted. At any regular or special meeting at which thirty Active Members are present any business of the Club may be transacted.

3. The regular meetings of the Club shall take precedence of all social engagements. Written notice of inability to attend a regular meeting, with the reason therefor, shall be sent to the Secretary so as to reach him by the morning of the day of such regular meeting. Any member failing to give such notice, or whose reason for non-attendance is unsatisfactory to the Executive Committee, shall be fined ten dollars. Any Active Member absenting himself from three consecutive regular meet-

ings of the Club without sending to the Secretary an explanation satisfactory to the Executive Committee shall be considered as having withdrawn from membership, and his name shall be stricken from the rolls by the Executive Committee.

ARTICLE IV.

GUESTS.

With the permission of the Executive Committee, expressed in the notice of the meeting, any member may invite the number of guests specified in the notice; but no person shall be a guest of the same member at more than two dinners during the Club year.

ARTICLE V.

AMENDMENTS.

These articles may be altered or amended at any meeting by a majority vote of the Active and Associate Members present, provided that notice of each proposed amendment was given at a prior meeting and was stated in the notice of the meeting at which the amendment is to be voted upon.

Officers and Committees
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877
THE MERCHANTS CLUB, ORGANIZED 1896
UNITED 1907

OFFICERS AND COMMITTEES OF THE COMMERCIAL CLUB OF CHICAGO

1916-17

<i>President</i>	JAMES B. FORGAN
<i>Vice-President</i>	THOMAS E. DONNELLEY
<i>Secretary</i>	ALFRED COWLES
<i>Treasurer</i>	JOSEPH E. OTIS

EXECUTIVE COMMITTEE

James B. Forgan
Thomas E. Donnelley
Alfred Cowles
Joseph E. Otis

Julius Rosenwald	Eugene J. Buffington
Albert B. Dick	William A. Gardner ¹
Harry A. Wheeler	Louis A. Seeberger

RECEPTION COMMITTEE

Harry A. Wheeler, Chairman	
H. M. Byllesby	Howard Elting
George M. Reynolds	Louis F. Swift

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman	
Frank H. Armstrong	Charles H. Markham
Alfred L. Baker	Theodore W. Robinson
Edgar A. Bancroft	Homer A. Stillwell
Benjamin Carpenter	Harry A. Wheeler
Edward F. Carry	James B. Forgan,
	<i>ex officio</i>

¹Deceased May 11, 1916.

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman

John V. Farwell, Vice-Chairman

Charles H. Thorne, Secretary

Clyde M. Carr

Charles L. Hutchinson

Henry H. Porter

Joy Morton

James Simpson

Walter H. Wilson

James B. Forgan, *ex officio*

COMMITTEE ON REVISION OF ILLINOIS TAXATION LAWS

Adolphus C. Bartlett, Chairman

Bernard A. Eckhart, Vice-Chairman

Albert A. Sprague II, Secretary

Victor F. Lawson

Frederic W. Upham

Cyrus H. McCormick

Walter H. Wilson

Harrison B. Riley

James B. Forgan,
ex officio

COMMITTEE ON STATE BUDGET AND EFFICIENCY

Howard Elting, Chairman

David R. Forgan

Richard C. Hall

Harry A. Wheeler

John G. Shedd

Homer A. Stillwell

Bernard A. Eckhart

COMMITTEE ON PUBLIC AQUARIUM

Augustus A. Carpenter, Chairman

James Simpson

Ezra J. Warner

OFFICERS AND COMMITTEES

1915-16

<i>President</i>	. . . . .	John W. Scott
<i>Vice-President</i>	. . . . .	Victor F. Lawson
<i>Secretary</i>	. . . . .	Louis A. Seeberger
<i>Treasurer</i>	. . . . .	Edmund D. Hulbert

EXECUTIVE COMMITTEE

John W. Scott
Victor F. Lawson
Louis A. Seeberger
Edmund D. Hulbert

Ernest A. Hamill	Frank H. Armstrong
Eugene J. Buffington	Alexander H. Revell
William A. Gardner	Thomas E. Donnelley

RECEPTION COMMITTEE

Frank H. Armstrong, Chairman	
Henry B. Favill	Edward F. Swift
Charles H. Markham	Harry A. Wheeler

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman	
Frank H. Armstrong	William A. Gardner
Alfred L. Baker	Charles H. Markham
Edgar A. Bancroft	Allen B. Pond
Benjamin Carpenter	Theodore W. Robinson
Edward F. Carry	Homer A. Stillwell
Henry B. Favill ¹	Harry A. Wheeler

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman	
John V. Farwell, Vice-Chairman	
Charles H. Thorne, Secretary	
Clyde M. Carr	Charles L. Hutchinson
H. H. Porter	Joy Morton
James Simpson	Walter H. Wilson

¹Deceased Feb. 20, 1916.

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON REVISION OF ILLINOIS TAXATION LAWS

Adolphus C. Bartlett, Chairman

Bernard A. Eckhart, Vice-Chairman

Albert A. Sprague II, Secretary

Victor F. Lawson

Frederic W. Upham

Cyrus H. McCormick

Walter H. Wilson

Harrison B. Riley

OFFICERS AND COMMITTEES

1914-15

<i>President</i>	. . . . .	Bernard E. Sunny
<i>Vice-President</i>	. . . . .	William L. Brown
<i>Secretary</i>	. . . . .	Louis A. Seeberger
<i>Treasurer</i>	. . . . .	Arthur Meeker

EXECUTIVE COMMITTEE

Bernard E. Sunny
William L. Brown
Louis A. Seeberger
Arthur Meeker

Thomas E. Donnelley
Joy Morton
Alexander H. Revell

John W. Scott
Walter B. Smith
John E. Wilder

RECEPTION COMMITTEE

John E. Wilder, Chairman

Louis A. Ferguson
Edwin A. Potter

Harrison B. Riley
Frederic W. Upham

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman

Frank H. Armstrong
Alfred L. Baker
Edgar A. Bancroft
Benjamin Carpenter
Edward F. Carry
Henry B. Favill

William A. Gardner
Charles H. Markham
Allen B. Pond
Theodore W. Robinson
Homer A. Stillwell
Harry A. Wheeler

COMMITTEE ON A FEDERAL IMMIGRATION STATION IN CHICAGO¹

John E. Wilder, Chairman

Albert B. Dick
Bernard A. Eckhart

Alexander A. McCormick
Allen B. Pond

¹ Discharged May 13, 1915.

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman

John W. Scott, Vice-Chairman

Charles H. Thorne, Secretary

Clyde M. Carr

Charles L. Hutchinson

Frederic A. Delano

Joy Morton

John V. Farwell

Walter H. Wilson

COMMITTEE ON REVISION OF ILLINOIS TAXATION LAWS

Adolphus C. Bartlett, Chairman

Bernard A. Eckhart, Vice-Chairman

Albert A. Sprague II, Secretary

Victor F. Lawson

Frederic W. Upham

Cyrus H. McCormick

Walter H. Wilson

Harrison B. Riley

OFFICERS AND COMMITTEES

1913-14

<i>President</i>	Benjamin Carpenter
<i>Vice-President</i>	Charles H. Thorne
<i>Secretary</i>	Walter B. Smith
<i>Treasurer</i>	Albert A. Sprague II

EXECUTIVE COMMITTEE

Benjamin Carpenter	
Charles H. Thorne	
Walter B. Smith	
Albert A. Sprague II	
William L. Brown	Theodore W. Robinson
Hugh J. McBirney	John W. Scott
Joy Morton	Charles L. Strobel
Eugene J. Buffington ¹	

RECEPTION COMMITTEE

Hugh J. McBirney, Chairman	
Eugene J. Buffington	Allen B. Pond
Albert B. Dick	John E. Wilder

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman	
Frank H. Armstrong	William A. Gardner
Alfred L. Baker	Charles H. Markham
Edgar A. Bancroft	Allen B. Pond
Benjamin Carpenter ²	Theodore W. Robinson
Edward F. Carry	Homer A. Stillwell
Henry B. Favill	Harry A. Wheeler

COMMITTEE ON A FEDERAL IMMIGRATION STATION IN CHICAGO

John E. Wilder, Chairman	
Albert B. Dick	Bernard A. Eckhart
Alexander A. McCormick	Allen B. Pond

¹ Appointed December 26, 1913, to act in Hugh J. McBirney's place while abroad.

² Resigned while in office as President.

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON REVISION OF ILLINOIS TAXATION LAWS

Adolphus C. Bartlett, Chairman

Bernard A. Eckhart, Vice-Chairman

Victor F. Lawson

Albert A. Sprague II

Cyrus H. McCormick

Frederic W. Upham

Harrison B. Riley

Walter H. Wilson

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman

John W. Scott, Vice-Chairman

Emerson B. Tuttle, Secretary

Walter H. Wilson, Treasurer

Alfred Cowles

Julius Rosenwald

Charles H. Hulburd

Bernard E. Sunny

OFFICERS AND COMMITTEES

1912-13

<i>President</i>	Clyde M. Carr
<i>Vice-President</i>	Bernard A. Eckhart
<i>Secretary</i>	Walter B. Smith
<i>Treasurer</i>	Stanley Field

EXECUTIVE COMMITTEE

Clyde M. Carr
Bernard A. Eckhart
Walter B. Smith
Stanley Field

Frederic A. Delano	William E. Clow
Arthur D. Wheeler ¹	Cyrus H. McCormick
Adolphus C. Bartlett ²	Theodore W. Robinson
Charles L. Strobel	

RECEPTION COMMITTEE

Arthur D. Wheeler,¹ Chairman
Charles L. Strobel,³ Chairman

J. Harley Bradley	John J. Glessner
Edwin G. Foreman	Charles H. Hulburd

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman

Frank H. Armstrong	William A. Gardner ⁴
Alfred L. Baker	Charles H. Markham ⁵
Edgar A. Bancroft	Allen B. Pond
Benjamin Carpenter	Theodore W. Robinson
Edward F. Carry	Homer A. Stillwell
Henry B. Favill	Harry A. Wheeler ⁴

¹ Deceased August 29, 1912.

² Appointed September 23, 1912.

³ Appointed September 23, 1912.

⁴ Appointed December 23, 1912.

⁵ Appointed January 6, 1913.

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON A FEDERAL IMMIGRATION STATION IN CHICAGO

John E. Wilder, Chairman

Albert B. Dick

Bernard A. Eckhart

Alexander A. McCormick

Allen B. Pond

COMMITTEE OF EASTERN MEMBERS ON A FEDERAL IMMIGRATION STATION IN CHICAGO

Charles D. Norton, Chairman

Richard M. Bissell

John R. Morron

Robert C. Clowry

Norman B. Ream

John F. Harris

James Gamble Rogers

COMMITTEE ON REVISION OF ILLINOIS TAXATION LAWS

Adolphus C. Bartlett, Chairman

Arthur D. Wheeler,¹ Vice-Chairman

Bernard A. Eckhart,² Vice-Chairman

Victor F. Lawson

Albert A. Sprague II

Cyrus H. McCormick

Frederic W. Upham

Harrison B. Riley³

Walter H. Wilson

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman

John W. Scott, Vice-Chairman

Emerson B. Tuttle, Secretary

Walter H. Wilson, Treasurer

Alfred Cowles

Julius Rosenwald

Charles H. Hulburd

Bernard E. Sunny

COMMITTEE ON UNITED STATES GOVERNMENT POSTS

Harold F. McCormick, Chairman

William E. Clow

Hugh J. McBirney

Thomas E. Donnelley

Hiram R. McCullough

¹ Deceased August 29, 1912.

² To fill unexpired term.

³ Appointed December 23, 1912.

OFFICERS AND COMMITTEES

1911-12

<i>President</i>	.	.	.	.	.	.	Frederic A. Delano
<i>Vice-President</i>	.	.	.	.	.	.	Frank H. Armstrong
<i>Secretary</i>	.	.	.	.	.	.	Edward F. Carry
<i>Treasurer</i>	.	.	.	.	.	.	John J. Mitchell

EXECUTIVE COMMITTEE

Frederic A. Delano
Frank H. Armstrong
Edward F. Carry
John J. Mitchell

David R. Forgan	Charles H. Conover
Alexander A. McCormick	Clayton Mark
William E. Clow	Cyrus H. McCormick

RECEPTION COMMITTEE

Alexander A. McCormick, Chairman	
Nelson P. Bigelow	Walter B. Smith
Joseph E. Otis	Edward F. Swift

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman

Frank H. Armstrong	Allen B. Pond
Alfred L. Baker	Theodore W. Robinson
Benjamin Carpenter	Homer A. Stillwell

COMMITTEE ON LAKE BLUFF NAVAL TRAINING STATION

Walter H. Wilson, Chairman

Benjamin Carpenter	Alexander A. McCormick
Frank H. Jones	Hiram R. McCullough

COMMITTEE ON A FEDERAL IMMIGRATION STATION IN CHICAGO

John E. Wilder, Chairman

Albert B. Dick	Allen B. Pond
Bernard A. Eckhart	Alexander A. McCormick

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman
John W. Scott, Vice-Chairman
Emerson B. Tuttle, Secretary
Walter H. Wilson, Treasurer

Charles G. Dawes	Harold F. McCormick
Charles H. Hulburt	Julius Rosenwald

THE COMMERCIAL CLUB OF CHICAGO

1910-11

<i>President</i>	.	.	.	.	.	.	David R. Forgan
<i>Vice-President</i>	.	.	.	.	.	.	Frank H. Jones
<i>Secretary</i>	.	.	.	.	.	.	Edward F. Carry
<i>Treasurer</i>	.	.	.	.	.	.	Francis C. Farwell

EXECUTIVE COMMITTEE

David R. Forgan
Frank H. Jones
Edward F. Carry
Francis C. Farwell

Theodore W. Robinson	William J. Chalmers
Arthur T. Aldis	Charles H. Conover
James B. Forgan	Clayton Mark

RECEPTION COMMITTEE

Arthur T. Aldis, Chairman

Charles R. Corwith	Mark Morton
Samuel M. Felton	Byron L. Smith

COMMITTEE ON PUBLICATION

John W. Scott, Chairman

Alfred Cowles	Herman H. Kohlsaatt
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COMMITTEE ON PUBLIC HEALTH

Granger Farwell, Chairman

J. Ogden Armour	George Merryweather
J. J. Dau	Albert A. Sprague II

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman

Frank H. Armstrong	Eugene J. Buffington
Alfred L. Baker	Ernest A. Hamill
Nelson P. Bigelow	John R. Morron

COMMITTEE ON LAKE BLUFF NAVAL TRAINING STATION

Walter H. Wilson, Chairman

Benjamin Carpenter	Joseph E. Otis
Hiram R. McCullough	Frederic W. Upham

COMMITTEE ON SMALL PARKS AND PLAYGROUNDS

Clarence Buckingham, Chairman

Allen B. Pond	Alexander H. Revell
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OFFICERS AND COMMITTEES

COMMITTEE ON GLENWOOD SCHOOL

Edward B. Butler, Chairman

COMMITTEE ON ST. CHARLES SCHOOL¹

Stanley Field, Chairman

Benjamin Carpenter

COMMITTEE ON EMPLOYERS' LIABILITY AND INDUSTRIAL INSURANCE

William E. Clow, Chairman

Edgar A. Bancroft Harold F. McCormick

Thomas E. Donnelley Mark Morton

Stanley Field Edward F. Swift

Edward A. Turner

COMMITTEE ON REVISION OF CONSTITUTION²

John J. Glessner, Chairman

Edgar A. Bancroft Rollin A. Keyes

COMMITTEE ON A FEDERAL IMMIGRATION STATION IN CHICAGO

John E. Wilder, Chairman

Alexander A. McCormick Allen B. Pond

John V. Farwell Bernard A. Eckhart

COMMITTEE ON STATE PAWNERS' SOCIETY

John V. Farwell, Chairman

COMMITTEE ON CHATTEL MORTGAGE LOAN AND ANTI-LOAN SHARK LEGISLATION

John V. Farwell, Chairman

Edgar A. Bancroft Frederic W. Upham

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman

John W. Scott, Vice-Chairman

Emerson B. Tuttle, Secretary

Charles G. Dawes Charles H. Hulburt

Harold F. McCormick

¹ Discharged May 16, 1910.

² Discharged January 26, 1911.

THE COMMERCIAL CLUB OF CHICAGO

1909-10

<i>President</i>	.	.	.	.	.	Theodore W. Robinson
<i>Vice-President</i>	.	.	.	.	.	Bernard E. Sunny
<i>Secretary</i>	.	.	.	.	.	Homer A. Stillwell
<i>Treasurer</i>	.	.	.	.	.	Charles G. Dawes

EXECUTIVE COMMITTEE

Theodore W. Robinson

Bernard E. Sunny

Homer A. Stillwell

Charles G. Dawes

Rollin A. Keyes

John J. Glessner

Charles L. Strobel

Frederick Greeley¹

James B. Forgan

Cyrus H. McCormick²

William J. Chalmers

RECEPTION COMMITTEE

Charles L. Strobel, Chairman

William L. Brown

Chauncey Keep

Alfred Cowles

Albert A. Sprague II

COMMITTEE ON PUBLICATION

John W. Scott, Chairman

Nelson P. Bigelow

Herman H. Kohlsaat

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman

Frank H. Armstrong

David R. Forgan

Alfred L. Baker

John R. Morron

Edward F. Carry

Frederic W. Upham

COMMITTEE ON PUBLIC HEALTH

Frank B. Noyes, Chairman

J. Ogden Armour

Ernest A. Hamill

Granger Farwell

Arthur Meeker

¹ Resigned December 30, 1909.

² To fill unexpired term.

OFFICERS AND COMMITTEES

COMMITTEE ON LAKE BLUFF NAVAL TRAINING STATION

Walter H. Wilson, Chairman

Alfred L. Baker

John R. Morron

Harold F. McCormick

Frederic W. Upham

COMMITTEE ON SMALL PARKS AND PLAYGROUNDS

Clarence Buckingham, Chairman

Allen B. Pond

COMMITTEE ON GLENWOOD SCHOOL

Edward B. Butler, Chairman

COMMITTEE ON ST. CHARLES SCHOOL

Stanley Field, Chairman

Benjamin Carpenter

COMMITTEE ON PLAN OF CHICAGO

GENERAL COMMITTEE¹

<i>Chairman</i>	.	.	.	.	.	.	.	Charles H. Wacker
<i>Vice-Chairman</i>	.	.	.	.	.	.	.	John V. Farwell
<i>Secretary</i>	.	.	.	.	.	.	.	Frederic A. Delano
<i>Treasurer</i>	.	.	.	.	.	.	.	Walter H. Wilson

Edgar A. Bancroft

Adolphus C. Bartlett

Edward B. Butler

Charles L. Hutchinson

Clyde M. Carr

Joy Morton

Theodore W. Robinson

Charles H. Thorne

GENERAL COMMITTEE²

Edward B. Butler, Chairman

John W. Scott, Vice-Chairman

Emerson B. Tuttle, Secretary

Charles G. Dawes

Harold F. McCormick

Charles H. Hulburt

Charles L. Strobel

¹ Resigned upon formation of Chicago Plan Commission.

² Appointed February 3, 1910.

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON LAKE PARKS

Edward B. Butler, Chairman

Edgar A. Bancroft	Harold F. McCormick
Clarence Buckingham	John J. Mitchell
Charles H. Hulburd	John E. Wilder

COMMITTEE ON RAILWAY TERMINALS

Joy Morton, Chairman

William E. Clow	Martin A. Ryerson
Cyrus H. McCormick	John G. Shedd
Joseph E. Otis	Louis F. Swift

COMMITTEE ON STREETS AND BOULEVARDS

Clyde M. Carr, Chairman

John M. Clark	Louis A. Ferguson
Charles H. Conover	Stanley Field
Thomas E. Donnelley	John A. Spoor

COMMITTEE ON INTERURBAN ROADWAYS

Charles H. Thorne, Chairman

Benjamin Carpenter	Hugh J. McBirney
Henry J. Macfarland	Edward A. Turner

COMMITTEE ON FINANCE

Adolphus C. Bartlett, Chairman

Charles G. Dawes, Vice-Chairman

Charles L. Hutchinson	Byron L. Smith
Edwin A. Potter	Albert A. Sprague
Walter H. Wilson	

OFFICERS AND COMMITTEES

1908-9

<i>President</i>	.	.	.	.	.	.	Rollin A. Keyes
<i>Vice-President</i>	.	.	.	.	.	.	Albert J. Earling
<i>Secretary</i>	.	.	.	.	.	.	John W. Scott
<i>Treasurer</i>	.	.	.	.	.	.	Edwin G. Foreman

EXECUTIVE COMMITTEE

Rollin A. Keyes	
Albert J. Earling	
John W. Scott	
Edwin G. Foreman	
John V. Farwell, Jr.	John G. Shedd
Frank H. Jones	Theodore W. Robinson
John J. Glessner	
Frederick Greeley	

RECEPTION COMMITTEE

Frank H. Jones, Chairman	
Adolphus C. Bartlett	Stanley Field
John W. G. Cofran	Emerson B. Tuttle

EDUCATIONAL COMMITTEE

Theodore W. Robinson, Chairman	
Edward B. Butler	Bernard E. Sunny
Edward F. Carry	Frederic W. Upham
Clayton Mark	Charles H. Wacker

COMMITTEE ON PUBLIC HEALTH

Frank B. Noyes, Chairman	
J. Ogden Armour	John J. Glessner
John V. Farwell, Jr.	Harold F. McCormick
Alexander H. Revell	

COMMITTEE ON SMALL PARKS AND PLAYGROUNDS

Frederick Greeley, Chairman	
Clarence Buckingham	Allen B. Pond

THE COMMERCIAL CLUB OF CHICAGO

LAKE BLUFF NAVAL TRAINING STATION COMMITTEE

Walter H. Wilson, Chairman

Alfred L. Baker

John R. Morron

Harold F. McCormick

Frederic W. Upham

COMMITTEE ON GLENWOOD SCHOOL

Edward B. Butler, Chairman

COMMITTEE ON ST. CHARLES SCHOOL

Stanley Field, Chairman

Benjamin Carpenter

COMMITTEE ON STATE PAWNERS' SOCIETY

John V. Farwell, Jr., Chairman

COMMITTEE ON PLAN OF CHICAGO

GENERAL COMMITTEE

<i>Chairman</i>	.	.	.	.	.	.	.	Charles D. Norton
<i>Vice-Chairman</i>	.	.	.	.	.	.	.	Charles H. Wacker
<i>Secretary</i>	.	.	.	.	.	.	.	Frederic A. Delano
<i>Treasurer</i>	.	.	.	.	.	.	.	Walter H. Wilson

Adolphus C. Bartlett

Edward B. Butler

Clyde M. Carr

Charles L. Hutchinson

John V. Farwell, Jr.

Rollin A. Keyes

Joy Morton

Charles H. Thorne

COMMITTEE ON LAKE PARKS

Edward B. Butler, Chairman

Edgar A. Bancroft

John V. Farwell, Jr.

William L. Brown

Harold F. McCormick

Charles G. Dawes

John J. Mitchell

COMMITTEE ON RAILWAY TERMINALS

Joy Morton, Chairman

Adolphus C. Bartlett

Martin A. Ryerson

Franklin MacVeagh

John G. Shedd

Cyrus H. McCormick

Albert A. Sprague

OFFICERS AND COMMITTEES

COMMITTEE ON STREETS AND BOULEVARDS

Clyde M. Carr, Chairman

Charles H. Conover	Albert A. Sprague II
Thomas E. Donnelley	Frederic W. Upham
James L. Houghteling	Charles H. Wacker

COMMITTEE ON INTERURBAN ROADWAYS

Charles H. Thorne, Chairman

Benjamin Carpenter	Homer A. Stillwell
Edward F. Carry	Charles L. Strobel

COMMITTEE ON FINANCE

Adolphus C. Bartlett, Chairman

Charles G. Dawes	Albert A. Sprague
Charles L. Hutchinson	Walter H. Wilson

THE COMMERCIAL CLUB OF CHICAGO

1907-08

<i>President</i>	.	.	.	.	.	.	John V. Farwell, Jr.
<i>Vice-President</i>	.	.	.	.	.	.	John R. Morron
<i>Secretary</i>	.	.	.	.	.	.	John W. Scott
<i>Treasurer</i>	.	.	.	.	.	.	David R. Forgan

EXECUTIVE COMMITTEE

John V. Farwell, Jr.

John R. Morron

John W. Scott

David R. Forgan

George E. Adams

Louis F. Swift

Clyde M. Carr

John G. Shedd

Charles H. Wacker

Theodore W. Robinson

RECEPTION COMMITTEE

Charles H. Wacker, Chairman

Benjamin Carpenter

Frank H. Jones

Leslie Carter

Charles L. Strobel

EDUCATIONAL COMMITTEE

Theodore W. Robinson, Chairman

Thomas E. Donnelley

Clayton Mark

Granger Farwell

Bernard E. Sunny

LAKE BLUFF NAVAL TRAINING STATION COMMITTEE

Walter H. Wilson, Chairman

Alfred L. Baker

John R. Morron

Harold F. McCormick

Frederic W. Upham

COMMITTEE ON PUBLIC HEALTH

Frank B. Noyes, Chairman

J. Ogden Armour

Harold F. McCormick

John J. Glessner

Alexander H. Revell

COMMITTEE ON SMALL PARKS AND PLAYGROUNDS

Frederick Greeley, Chairman

Clarence Buckingham

Allen B. Pond

BUILDING OF COMFORT STATION COMMITTEE

Edwin G. Foreman, Chairman

Charles D. Norton

OFFICERS AND COMMITTEES

COMMITTEE ON PLAN OF CHICAGO

GENERAL COMMITTEE

<i>Chairman</i>	.	.	.	.	.	.	Charles D. Norton
<i>Vice-Chairman</i>	.	.	.	.	.	.	Charles H. Wacker
<i>Secretary</i>	.	.	.	.	.	.	Frederic A. Delano
<i>Treasurer</i>	.	.	.	.	.	.	Walter H. Wilson

Adolphus C. Bartlett

Edward B. Butler

John V. Farwell, Jr.

Clyde M. Carr

Joy Morton

Charles H. Thorne

COMMITTEE ON LAKE FRONT

Edward B. Butler, Chairman

Leslie Carter

John V. Farwell, Jr.

Charles G. Dawes

Victor F. Lawson

Harold F. McCormick

COMMITTEE ON RAILWAY TERMINALS

Joy Morton, Chairman

Adolphus C. Bartlett

Franklin MacVeagh

William J. Chalmers

Cyrus H. McCormick

Charles H. Hulburt

Martin A. Ryerson

Chauncey Keep

John G. Shedd

Albert A. Sprague

COMMITTEE ON BOULEVARD TO CONNECT NORTH AND SOUTH SIDES

Clyde M. Carr, Chairman

Charles H. Conover

Charles H. Thorne

James L. Houghteling

Frederic W. Upham

Albert A. Sprague II

Charles H. Wacker

COMMITTEE ON INTERURBAN ROADWAYS

Charles H. Thorne, Chairman

Enos M. Barton

Frederick Greeley

COMMITTEE ON FINANCE

Adolphus C. Bartlett, Chairman

Charles G. Dawes

Albert A. Sprague

Charles L. Hutchinson

Walter H. Wilson

Membership
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907

ACTIVE MEMBERS

- ✓ 1899 **Arthur T. Aldis**
Real Estate
- ✓ 1899 **Frank H. Armstrong**
President Reid, Murdoch & Co.
- ✓ 1899 **Alfred L. Baker**
Alfred L. Baker & Co.
- ✓ 1898 **Edgar A. Bancroft**
General Counsel and Director International Harvester Co., of New Jersey
- ✓ 1901 **William L. Brown**
President Pickands, Brown & Co.
- 1902 **Eugene J. Buffington**
President Illinois Steel Co.
- ✓ 1896 **Edward B. Butler**
Chairman Board of Directors Butler Brothers
- ✓ 1913 **H. M. Byllesby**
President H. M. Byllesby & Co.
- ✓ 1914 **Augustus A. Carpenter**
Vice-President Ayer & Lord Tie Co.
- ✓ 1896 **Benjamin Carpenter**
President Geo. B. Carpenter & Co.
- 1906 **Clyde M. Carr**
President Joseph T. Ryerson & Son
- 1904 **Edward F. Carry**
President Haskell & Barker Car Company
- 1894 **William J. Chalmers**
Manufacturer
- 1901 **William E. Clow**
President James B. Clow & Sons
- 1898 **Alfred Cowles**
President Rialto Co.
- 1915 **Richard T. Crane, Jr.**
President Crane Company
- 1914 **Joseph M. Cudahy**
Vice-President Cudahy Packing Co.

THE COMMERCIAL CLUB OF CHICAGO

- 1902 **Charles G. Dawes**
President Central Trust Company of Illinois
- 1915 **Rufus C. Dawes**
Public Utilities
- 1911 **Albert B. Dick**
President A. B. Dick Co.
- 1902 **Thomas E. Donnelley**
President R. R. Donnelley & Sons Co.
- 1898 **Bernard A. Eckhart**
President B. A. Eckhart Milling Co.
- 1913 **Howard Elting**
Secretary Adams & Elting Co.
- 1902 **Francis C. Farwell**
Treasurer John V. Farwell Co.
- 1900 **Granger Farwell**
649 Otis Building
- 1896 **John V. Farwell**
President John V. Farwell Co.
- 1906 **Samuel M. Felton**
President Chicago Great Western R. R. Co.
- 1899 **Louis A. Ferguson**
Vice-President Commonwealth Edison Co.
- 1906 **Stanley Field**
Vice-President Marshall Field & Co.
- 1902 **David R. Forgan**
President National City Bank of Chicago
- 1884 **John J. Glessner**
Vice-President International Harvester Co. of New Jersey
- 1913 **Richard C. Hall**
Western Selling Agent United States Rubber Co.
- 1897 **Ernest A. Hamill**
President Corn Exchange National Bank
- 1914 **James O. Heyworth**
M. Am. Soc. C. E., General Contractor
- 1915 **Hale Holden**
President Chicago, Burlington & Quincy R. R. Co.
- 1913 **Edmund D. Hulbert**
President Merchants Loan & Trust Co.
- 1882 **Charles L. Hutchinson**
Vice-President Corn Exchange National Bank
- 1900 **Chauncey Keep**
112 W. Adams Street
- 1896 **Rollin A. Keyes**
President Franklin MacVeagh & Co.

ACTIVE MEMBERS

- 1915 Robert P. Lamont
President American Steel Foundries
- 1899 Victor F. Lawson
President The Chicago Daily News Co.
- 1901 Clayton Mark
Vice-President National Malleable Castings Co.
- 1912 Charles H. Markham
President Illinois Central Railroad Co.
- 1897 Hugh J. McBirney
Assistant Manager National Lead Co. ✓
- 1885 Cyrus H. McCormick
President International Harvester Co. of New Jersey ✓
- 1898 Harold F. McCormick
Vice-President International Harvester Co. of New Jersey
- 1904 Medill McCormick
1747 Conway Building.
- 1899 Hiram R. McCullough
Vice-President Chicago & North Western Ry. Co. ✓
- 1916 Daniel R. McLennan
Marsh & McLennan ✓
- 1896 Arthur Meeker
Vice-President Armour & Co.
- 1901 George Merryweather
606 Straus Building
- 1896 John R. Morron
President Atlas Portland Cement Co.
- 1901 Joy Morton
Joy Morton & Co.
- 1906 Mark Morton
President Western Cold Storage Co.
- 1901 La Verne W. Noyes
President Aermotor Co.
- 1904 Joseph E. Otis
Vice-President Central Trust Co. of Illinois
- 1914 Clarence S. Pellet
Fire Insurance
- 1914 John T. Pirie
Carson, Pirie, Scott & Co. ✓
- 1901 Allen B. Pond
Pond & Pond
- 1913 H. H. Porter
1005 First National Bank Building

THE COMMERCIAL CLUB OF CHICAGO

- 1896 **Alexander H. Revell**
President Alexander H. Revell & Co.
- 1910 **George M. Reynolds**
President The Continental and Commercial National Bank of Chicago
- 1912 **Harrison B. Riley**
President Chicago Title and Trust Co.
- 1903 **Theodore W. Robinson**
First Vice-President Illinois Steel Co.
- 1910 **Julius Rosenwald**
President Sears, Roebuck & Co.
- 1888 **Martin A. Ryerson**
134 S. La Salle Street
- 1905 **John W. Scott**
Carson, Pirie, Scott & Co. ✓
- 1896 **Louis A. Seeberger**
Louis A. Seeberger & Co.
- 1897 **John G. Shedd**
President Marshall Field & Co.
- 1915 **James Simpson**
Vice-President Marshall Field & Co. ✓
- 1915 **Solomon A. Smith**
President The Northern Trust Company
- 1904 **Walter B. Smith**
653 The Rookery
- 1903 **Albert A. Sprague II**
Vice-President Sprague, Warner & Co.
- 1906 **Homer A. Stillwell**
President Butler Brothers
- 1900 **Bernard E. Sunny**
President Chicago Telephone Co.
- 1906 **Edward F. Swift**
Vice-President Swift & Co.
- 1901 **Louis F. Swift**
President Swift & Co.
- 1902 **Charles H. Thorne**
Chairman Board of Directors Montgomery Ward & Co.
- 1904 **Edward A. Turner**
404 S. Michigan Ave.
- 1899 **Frederic W. Upham**
President Consumers Company
- 1897 **Charles H. Wacker**
Real Estate

ASSOCIATE MEMBERS

- 1915 Ezra J. Warner
Vice-President and Secretary Sprague, Warner & Co.
- 1916 Frank O. Wetmore
President First National Bank of Chicago
- 1912 Harry A. Wheeler
Vice-President Union Trust Co.
- 1905 John E. Wilder
Vice-President Wilder & Co.
- 1916 Oliver T. Wilson
Wilson Brothers
- 1896 Walter H. Wilson
Walter H. Wilson & Co.

ASSOCIATE MEMBERS

- 1899 George Everett Adams
108 S. La Salle St.
- 1901 J. Ogden Armour
President Armour & Co.
- 1899 Edward E. Ayer
Chairman Board of Directors Ayer & Lord Tie Co.
- 1882 Adolphus C. Bartlett
Chairman Board of Directors Hibbard, Spencer, Bartlett & Co.
- 1881 J. Harley Bradley
217 North Desplaines Street
- 1899 Rensselaer W. Cox
President Pioneer Cooperage Co.
- 1904 J. J. Dau
Chairman Board of Directors Reid, Murdoch & Co.
- 1897 Albert J. Earling
President Chicago, Milwaukee & St. Paul Railway Co.
- 1902 James B. Forgan
Chairman Board of Directors First National Bank of Chicago
- 1877 William A. Fuller
112 W. Adams St.
- 1878 Marvin Hughitt
Chairman Board of Directors Chicago & North Western Ry. Co.
- 1900 Charles H. Hulburd
President Elgin National Watch Co.
- 1899 Samuel Insull
President Commonwealth Edison Co.
- 1898 David B. Jones
President Mineral Point Zinc Co.

THE COMMERCIAL CLUB OF CHICAGO

- 1901 Frank H. Jones
Secretary Continental and Commercial Trust and Savings Bank
- 1891 Herman H. Kohlsaatt
1440 First National Bank Building
- 1898 Robert T. Lincoln
Chairman Board of Directors The Pullman Co.
- 1897 Alexander A. McCormick ✓
Alderman
- 1896 John J. Mitchell
President Illinois Trust and Savings Bank
- 1902 Edwin A. Potter
76 West Monroe Street
- 1898 Edward P. Ripley
President Atchison, Topeka & Santa Fé Ry. Co.
- 1899 John A. Spoor
Chairman Board of Directors Union Stock Yard and Transit Co.
- 1896 Charles L. Strobel
President Strobel Steel Construction Co.

NON-RESIDENT MEMBERS

- | | |
|--|---|
| 1896 Nelson P. Bigelow
Bigelow, Arkansas | 1898 Charles H. Hodges
Detroit |
| 1896 Richard M. Bissell
Hartford | 1902 Edward D. Kenna
New York |
| 1895 Robert C. Clowry
New York | 1896 William Kent
Kentfield, Cal. |
| 1902 Charles R. Crane
New York | 1878 Franklin MacVeagh
Washington, D. C. |
| 1902 Frederic A. Delano
Washington, D. C. | 1902 Charles D. Norton
New York |
| 1880 The Right Hon.
Lord Leith of Fyvie
Scotland | 1902 Frank B. Noyes
Washington, D. C. |
| 1880 Lyman J. Gage
Point Loma, Cal. | 1899 James Gamble
Rogers
New York |
| 1902 John F. Harris
New York | 1896 H. Gordon Selfridge
London |
| | 1894 Melville E. Stone
New York |

DECEASED MEMBERS

RETIRED MEMBERS

1877	John M. Clark
1887	Harlow N. Higinbotham
1877	Henry J. Macfarland
1877	Murry Nelson

DECEASED MEMBERS

Solomon Albert Smith	November, 1879
Edward Swan Stickney	March, 1880
James Monroe Walker	January, 1881
Richard C. Meldrum	April, 1881
George Armour	June, 1881
John Clark Coonley	October, 1882
Charles Palmer Kellogg	April, 1883
Anson Stager	March, 1885
John Wilkinson McGenniss	May, 1885
George Clinton Clarke	April, 1887
Martin Ryerson	September, 1887
John Crerar	October, 1889
William Emerson Strong	April, 1891
Uri Balcom	November, 1893
John Burroughs Drake	November, 1895
Charles Mather Henderson	January, 1896
Edson Keith	November, 1896
James Wheeler Oakley	January, 1897
Henry Baldwin Stone	July, 1897
George Mortimer Pullman	October, 1897
Louis Wampold	February, 1898
Henry William King	April, 1898
John DeKoven	April, 1898
William Charles Dustin Grannis	August, 1898
Robert Alexander Waller	February, 1899
George Walker Meeker	April, 1899

THE COMMERCIAL CLUB OF CHICAGO

Charles Fargo	October, 1900
Philip Danforth Armour	January, 1901
John Wesley Doane	March, 1901
Alexander Caldwell McClurg	April, 1901
John Spragins Hannah	July, 1901
Anthony Frederick Seeberger	July, 1901
John James Janes	August, 1901
Dunlap Smith	December, 1901
Nathaniel Kellogg Fairbank	March, 1903
Charles Benjamin Farwell	September, 1903
William Taylor Baker	October, 1903
William Gold Hibbard	October, 1903
Elias Taylor Watkins	December, 1903
Christoph Hotz	January, 1904
Hermon Beardsley Butler	February, 1904
Eugene Cary	March, 1904
Levi Zeigler Leiter	June, 1904
George Clarke Walker	April, 1905
Elbridge Gerry Keith	May, 1905
Graeme Stewart	June, 1905
Rockwell King	July, 1905
William Chisholm	December, 1905
Marshall Field	January, 1906
William Rainey Harper	January, 1906
Peter Schuttler	September, 1906
James Herron Eckels	April, 1907
Orrin Woodward Potter	May, 1907
John M. Durand	November, 1907
Francis Bolles Peabody	January, 1908
Andrew Brown	August, 1908
Leslie Carter	September, 1908
Charles Frederick Kimball	January, 1909
Otho S. A. Sprague	February, 1909
Charles Leffingwell Bartlett	March, 1909
Turlington W. Harvey	September, 1909

DECEASED MEMBERS

Thomas Murdoch	December, 1909
Henry Homes Porter	March, 1910
Erskine Mason Phelps	May, 1910
James Lawrence Houghteling	July, 1910
Paul Morton	January, 1911
Joseph Tilton Bowen	March, 1911
Augustus Alvord Carpenter	September, 1911
Robert Mather	October, 1911
Richard T. Crane	January, 1912
John W. G. Cofran	January, 1912
Frederick Greeley	January, 1912
James T. Harahan	January, 1912
Daniel H. Burnham	June, 1912
Arthur D. Wheeler	August, 1912
Thies J. Lefens	April, 1913
Clarence Buckingham	August, 1913
Eliphalet W. Blatchford	January, 1914
Byron L. Smith	March, 1914
Franklin H. Head	June, 1914
William S. Warren	August, 1914
Darius Miller	August, 1914
Albert Arnold Sprague	January, 1915
Norman B. Ream	February, 1915
William H. Rand	June, 1915
Edwin G. Foreman	August, 1915
Charles H. Conover	November, 1915
Charles R. Corwith	December, 1915
Henry Baird Favill	February, 1916
Enos M. Barton	May, 1916
William A. Gardner	May, 1916

Subjects of Meetings
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907

SUBJECTS OF MEETINGS OF THE COMMERCIAL CLUB OF CHICAGO

1907

GEORGE E. ADAMS, President

APRIL 6.—One Hundred and Ninety-sixth Regular Meeting.

The City and the State.

RT. HONORABLE JAMES BRYCE, BRITISH AMBASSADOR.

APRIL 27.—One Hundred and Ninety-seventh Regular and Twenty-ninth Annual Meeting.

CLOSED MEETING.

Plan of Chicago.

General Discussion.

1907-08

JOHN V. FARWELL, JR., President

MAY 31.—Special Meeting.

Formal Dinner in honor of General Baron Kuroki.

MAJOR-GENERAL A. W. GREELY, U. S. A., COMMANDER OF THE NORTHERN DIVISION; HONORABLE GEORGE E. ADAMS.

NOVEMBER 9.—One Hundred and Ninety-eighth Regular Meeting.

The Effect of Industrial Education upon the German Empire.

DR. K. G. RUDOLPH LEONHARD, JR., UNIVERSITY OF Breslau.

The Effect of Industrial Education upon Labor.

JOHN GOLDEN, PRESIDENT UNITED TEXTILE WORKERS OF AMERICA.

Possibilities of Industrial Education in America.

HENRY S. PRITCHETT, PRESIDENT CARNEGIE FOUNDATION FOR THE ADVANCEMENT OF TEACHING.

THE COMMERCIAL CLUB OF CHICAGO

DECEMBER 14.—One Hundred and Ninety-ninth Regular Meeting.

Public Domain.—Department of the Interior.

HONORABLE ETHAN A. HITCHCOCK, EX-SECRETARY OF THE INTERIOR.

Forestry, Irrigation, and Public Lands.

GEORGE H. MAXWELL, EXECUTIVE CHAIRMAN, THE NATIONAL IRRIGATION ASSOCIATION.

JANUARY 11.—Two Hundredth Regular Meeting.

The Principles of Infection and the Tuberculosis Problem.

DR. L. HEKTOEN, DIRECTOR OF THE MEMORIAL INSTITUTE FOR INFECTIOUS DISEASES; DR. HENRY BAIRD FAVILL; DR. FRANK BILLINGS; DR. WILLIAM A. EVANS, COMMISSIONER OF HEALTH OF CHICAGO.

JANUARY 25.—Two Hundred and First Regular Meeting.

CLOSED MEETING.

Plan of Chicago.

General Discussion.

MARCH 14.—Two Hundred and Second Regular Meeting.

The Government and Business.

WOODROW WILSON, LL. D., PRESIDENT OF PRINCETON UNIVERSITY.

APRIL 4.—Two Hundred and Third Regular Meeting.

Formal Dinner in honor of the Honorable William H. Taft, Secretary of War.

MAY 2.—Two Hundred and Fourth Regular and Thirtieth Annual Meeting.

CLOSED MEETING.

1908-09

ROLLIN A. KEYES, President

NOVEMBER 3.—Special Meeting.

Informal Dinner to receive returns of election.

NOVEMBER 14.—Two Hundred and Fifth Regular Meeting.

The Public Schools of our Large Cities; their Administration and Curriculum.

JOHN H. FINLEY, LL. D., PRESIDENT OF THE COLLEGE OF THE CITY OF NEW YORK.

SUBJECTS OF MEETINGS

DECEMBER 12.—Two Hundred and Sixth Regular Meeting.
The Psychologist and the Practical Life.

PROFESSOR HUGO MUNSTERBERG OF HARVARD UNIVERSITY.

JANUARY 9.—Two Hundred and Seventh Regular Meeting.
Parole, Probation, and Indeterminate Sentence.

MAJOR R. W. CLAUGHRY OF FT. LEAVENWORTH.

JUDGE ALBERT C. BARNES OF CHICAGO.

JUDGE JULIAN W. MACK OF CHICAGO.

JUDGE CHARLES S. CUTTING OF CHICAGO.

FEBRUARY 13.—Two Hundred and Eighth Regular Meeting.

The People and the Courts.

MR. EDGAR A. BANCROFT.

APRIL 10.—Two Hundred and Ninth Regular and Thirty-first Annual Meeting.

CLOSED MEETING.

Club guests of Mr. John J. Glessner at his home, 1800
Prairie Avenue.

1909-10

THEODORE W. ROBINSON, President

JUNE 5.—Special Meeting.

Formal Dinner in honor of The Honorable Franklin
MacVeagh, Secretary of the Treasury, and The Hon-
orable Jacob M. Dickinson, Secretary of War.

SEPTEMBER 16.—Special Meeting.

Luncheon in honor of William Howard Taft, President
of the United States.

NOVEMBER 6.—Two Hundred and Tenth Regular Meeting.
The Work of the National Monetary Commission.

SENATOR NELSON W. ALDRICH.

THE COMMERCIAL CLUB OF CHICAGO

DECEMBER.— Omitted.

JANUARY 11.— Two Hundred and Eleventh Regular Meeting.

The Presentation of the Plan of Chicago.

MR. CHARLES D. NORTON.

MR. CHARLES H. WACKER.

ALDERMAN BERNARD W. SNOW.

FEBRUARY 19.— Two Hundred and Twelfth Regular Meeting.

Employers' Liability and Industrial Insurance.

THE HONORABLE CHARLES NAGEL, SECRETARY OF COMMERCE AND LABOR.

GEORGE M. GILLETTE, MEMBER OF MINNESOTA EMPLOYEES' COMPENSATION COMMISSION.

MARCH 26.— Two Hundred and Thirteenth Regular Meeting.

A Federal Immigration Station in Chicago.

SENATOR WILLIAM P. DILLINGHAM, CHAIRMAN OF THE NATIONAL IMMIGRATION COMMISSION.

JUDGE JULIAN W. MACK, PRESIDENT OF THE LEAGUE FOR THE PROTECTION OF IMMIGRANTS.

APRIL 9.— Two Hundred and Fourteenth Regular and Thirty-second Annual Meeting.

CLOSED MEETING.

1910-11

DAVID R. FORGAN, President

JUNE 4.— Special Meeting.

Informal Dinner in honor of The Commercial Club of Cincinnati.

NOVEMBER 12.— Two Hundred and Fifteenth Regular Meeting.

CLOSED MEETING: The Commercial Club: Its Past, Present, and Future.

MR. JOHN J. GLESSNER.

MR. FRANK H. JONES.

MR. ALFRED L. BAKER.

SUBJECTS OF MEETINGS

DECEMBER 10.—Two Hundred and Sixteenth Regular Meeting.

Government of Cities by Commission.

JOHN MACVICAR, MEMBER OF THE COMMISSION GOVERNMENT OF THE CITY OF DES MOINES, IOWA.

H. BALDWIN RICE, MAYOR OF THE CITY OF HOUSTON, TEXAS.

WALTER H. WILSON, COMPTROLLER OF THE CITY OF CHICAGO.

JANUARY 26.—Two Hundred and Seventeenth Regular Meeting.

Increasing Cost of Armaments and Rising Cost of Living.

HONORABLE W. BOURKE COCKRAN, OF NEW YORK CITY.

FEBRUARY 25.—Two Hundred and Eighteenth Regular Meeting.

The Aldrich Plan for Banking Legislation.

FRANK A. VANDERLIP, PRESIDENT OF THE NATIONAL CITY BANK OF NEW YORK.

MARCH.—Omitted.

APRIL 8.—Two Hundred and Nineteenth Regular and Thirty-third Annual Meeting.

— CLOSED MEETING.

1911-12

FREDERIC A. DELANO, President

OCTOBER 10.—Special Closed Meeting.

Exhibition of material on industrial education collected in Europe by Dr. Edwin G. Cooley, Educational Adviser of the Club.

NOVEMBER 11.—Two Hundred and Twentieth Regular Meeting.

Vocational Education.

HERMAN SCHNEIDER, PH. D., DEAN OF THE COLLEGE OF ENGINEERING OF THE UNIVERSITY OF CINCINNATI.

CHARLES H. WINSLOW, SPECIAL AGENT OF THE BUREAU OF LABOR, DEPARTMENT OF COMMERCE AND LABOR.

NOVEMBER 21.—Special Closed Meeting.

Report on Investigation of Industrial Education in Europe.

EDWIN G. COOLEY, LL.D., EDUCATIONAL ADVISER OF THE CLUB.

Industrial and Technical Education.

MR. RICHARD T. CRANE.

General Discussion.

DECEMBER 9.—Two Hundred and Twenty-first Regular Meeting.

CLOSED MEETING.

The Trusts.

MR. ALFRED L. BAKER.

Vocational Education.

MR. WILLIAM L. BROWN.

Some Phases of the Club's Activity in the Work of Its Committees.

MR. CLYDE M. CARR.

Optimism.

MR. JOHN J. GLESSNER.

The Welfare of Chicago.

MR. CHARLES L. HUTCHINSON.

Public Service Corporations.

MR. SAMUEL INSULL.

Currency Legislation and Currency Reform.

MR. GEORGE M. REYNOLDS.

Co-operation.

MR. JOHN W. SCOTT.

Business.

MR. LOUIS F. SWIFT.

Industrial Insurance.

MR. CHARLES H. THORNE.

SUBJECTS OF MEETINGS

JANUARY 13.—Two Hundred and Twenty-second Regular Meeting.

The Welfare of the Children.

How to Prevent Delinquency.

MRS. JOSEPH T. BOWEN, PRESIDENT OF THE JUVENILE PROTECTIVE ASSOCIATION.

The Funds to Parents Act and How to Treat Delinquency.

HON. MERRITT W. PINCKNEY, CHIEF JUSTICE OF THE CIRCUIT COURT OF COOK COUNTY AND JUDGE OF THE JUVENILE COURT.

FEBRUARY 10.—Two Hundred and Twenty-third Regular Meeting.

CLOSED MEETING.

The Trust Problem.

MR. EDGAR A. BANCROFT.

Taxation.

MR. ADOLPHUS C. BARTLETT.

The Lake Front Improvement.

MR. EDWARD B. BUTLER.

Supervision of the Trusts.

MR. DAVID R. FORGAN.

Industrial Education.

MR. THEODORE W. ROBINSON.

The Panama Canal.

MR. JOHN E. WILDER.

MARCH 16.—Two Hundred and Twenty-fourth Regular Meeting.

Education for National Efficiency.

GEORGE E. VINCENT, LL.D., PRESIDENT OF THE UNIVERSITY OF MINNESOTA.

APRIL 13.—Two Hundred and Twenty-fifth Regular and Thirty-fourth Annual Meeting.

CLOSED MEETING.

Discussion of Reform of Taxation in Illinois.

1912-13

CLYDE M. CARR, President

MAY 6.— Special Closed Meeting.

Report of Committee Appointed to Consider the Advisability of the Club Taking Action Looking to the Reform of Revenue Laws of the State of Illinois.

NOVEMBER 9.— Two Hundred and Twenty-sixth Regular Meeting.

Necessary Reforms in the System of State Taxation in Illinois.

Why There is Urgent Need of Reform.

MR. JOHN P. WILSON.

Fundamental Condition of Achieving Reform.

DR. EDMUND J. JAMES, PRESIDENT UNIVERSITY OF ILLINOIS.

Necessary Changes in Administration to Secure Permanent Reform.

MR. HARRISON B. RILEY, PRESIDENT CHICAGO TITLE & TRUST COMPANY.

DECEMBER 14.— Two Hundred and Twenty-seventh Regular Meeting.

What is Progress in Politics?

DR. NICHOLAS MURRAY BUTLER, PRESIDENT COLUMBIA UNIVERSITY.

JANUARY 11.— Two Hundred and Twenty-eighth Regular Meeting.

The Business Future of the Country.

GOVERNOR WOODROW WILSON,
President-Elect of the United States.

FEBRUARY 8.— Two Hundred and Twenty-ninth Regular Meeting.

CLOSED MEETING.

Federal Immigration Station in Chicago.

MR. JOHN E. WILDER.

Revision of Illinois Taxation Laws.

MR. BERNARD A. ECKHART.

SUBJECTS OF MEETINGS

Vocational Education.

MR. CLAYTON MARK.
MR. EDWIN G. COOLEY.
MR. EDWARD F. CARRY.
MR. ALLEN B. POND.

Plan of Chicago.

MR. EDWARD B. BUTLER.

Stereopticon Lecture.

MR. WALTER D. MOODY.

MARCH 8.—Two Hundred and Thirtieth Regular Meeting.

The Department of the Interior.

HON. WALTER L. FISHER, SECRETARY THE DEPARTMENT OF THE INTERIOR.
Stereopticon Views and Moving Pictures Illustrative of the Scope and
Work of The Department of the Interior.

MR. C. J. BLANCHARD, OF THE RECLAMATION SERVICE.

APRIL 25.—Two Hundred and Thirty-first Regular and Thirty-fifth Annual Meeting.

CLOSED MEETING.

Plan of Chicago.

Revision of Illinois Taxation Laws.

Federal Immigration Station in Chicago.

Vocational Education.

1913-14

BENJAMIN CARPENTER, President

NOVEMBER 8.—Two Hundred and Thirty-second Regular Meeting.

The Diplomatic and Consular Service of the United States.

HON. WILLIAM J. CALHOUN, FORMER MINISTER TO CHINA.

DECEMBER 13.—Two Hundred and Thirty-third Regular Meeting.

The Meeting Ground of Business and Philanthropy.

E. R. L. GOULD, PH.D., LL.D., PRESIDENT CITY AND SUBURBAN HOMES
COMPANY, NEW YORK.

THE COMMERCIAL CLUB OF CHICAGO

JANUARY.—Omitted.

FEBRUARY 14.—Two Hundred and Thirty-fourth Regular Meeting.

The Public Utility and the Public.

MORTIMER E. COOLEY, LL.D., ENG.D., DEAN, DEPARTMENT OF ENGINEERING, UNIVERSITY OF MICHIGAN.

HON. OWEN P. THOMPSON OF THE STATE PUBLIC UTILITIES COMMISSION OF ILLINOIS.

MARCH 14.—Two Hundred and Thirty-fifth Regular Meeting.

CLOSED MEETING.

The American Academy in Rome.

DR. JESSE BENEDICT CARTER, DIRECTOR OF THE AMERICAN ACADEMY IN ROME.

APRIL 11.—Two Hundred and Thirty-sixth Regular and Thirty-sixth Annual Meeting.

CLOSED MEETING.

Federal Immigration Station in Chicago.

Plan of Chicago.

Vocational Education.

1914-15

BERNARD E. SUNNY, President

OCTOBER 12.—Special Meeting.

Formal Dinner in honor of John V. Farwell, President of the National Citizens' League for the Promotion of a Sound Banking System, and Frederic A. Delano, Vice-Governor Federal Reserve Board.

MR. JAMES B. FORGAN.

MR. HARRY A. WHEELER.

PROF. J. LAURENCE LAUGHLIN.

MR. JOHN V. FARWELL.

MR. GEORGE M. REYNOLDS.

MR. EDGAR A. BANCROFT.

MR. CHARLES G. DAWES.

MR. FREDERIC A. DELANO.

SUBJECTS OF MEETINGS

NOVEMBER 20.— Two Hundred and Thirty-seventh Regular Meeting.

Economy and Efficiency in Government.

WILLIAM HOWARD TAFT, LL.D.

DECEMBER 12.— Two Hundred and Thirty-eighth Regular Meeting.

The Urgent Need for a Federal Budget.

DR. WILLIAM H. ALLEN.

JANUARY 9.— Two Hundred and Thirty-ninth Regular Meeting.

The Shipping Bill as a Means for the Development and Expansion of our Merchant Marine.

HON. WILLIAM G. MC ADOO, SECRETARY OF THE TREASURY.

FEBRUARY 13.— Two Hundred and Fortieth Regular Meeting.

CLOSED MEETING.

Chicago Plan Commission.

MR. CHARLES H. WACKER.

Vocational Education

MR. THEODORE W. ROBINSON.

Revision of Illinois Taxation Laws

MR. BERNARD A. ECKHART.

Federal Budget.

MR. HARRY A. WHEELER.

MARCH 13.— Two Hundred and Forty-first Regular Meeting.

Some History and Some Questions.

HENRY DODGE ESTABROOK, ESQ.

APRIL 10.— Two Hundred and Forty-second Regular and Thirty-seventh Annual Meeting.

CLOSED MEETING.

Plan of Chicago.

Vocational Education.

Revision of Illinois Taxation Laws.

THE COMMERCIAL CLUB OF CHICAGO

1915-16

JOHN W. SCOTT, President

SEPTEMBER 28.—Special Meeting.

Formal dinner in honor of The Right Honorable Lord
Chief Justice of England.

HON. CHARLES S. CUTTING.

BARON READING OF ERLEIGH, LORD CHIEF JUSTICE OF ENGLAND.

M. ERNEST MALLETT.

NOVEMBER 13.—Two Hundred and Forty-third Regular
Meeting.

CLOSED MEETING.

Plan of Chicago.

MR. CHARLES H. WACKER.

State Budget and Efficiency.

MR. MEDILL MCCORMICK.

Military Preparedness and Training Camps.

MR. HENRY H. PORTER.

Discussion of By-Laws.

DECEMBER 13.—Two Hundred and Forty-fourth Regular
Meeting.

Military Instruction Camps.

Citizen Training Camps.

MAJOR GENERAL LEONARD WOOD, U. S. A.

JANUARY 8.—Two Hundred and Forty-fifth Regular
Meeting.

CLOSED MEETING.

State Budget and Efficiency.

MR. HOMER A. STILLWELL.

General Discussion, Daniels Correspondence

SUBJECTS OF MEETINGS

FEBRUARY 12.—Two Hundred and Forty-sixth Regular Meeting.

The Trilogy of Democracy.

DARWIN P. KINGSLEY, ESQ., OF NEW YORK.

MARCH 11.—Two Hundred and Forty-seventh Regular Meeting.

CLOSED MEETING.

Institute for Government Research.

DR. FREDERICK A. CLEVELAND, DIRECTOR OF THE BUREAU OF MUNICIPAL RESEARCH, NEW YORK CITY.

MR. RAYMOND B. FOSDICK, SECRETARY INSTITUTE FOR GOVERNMENT RESEARCH.

APRIL 8.—Two Hundred and Forty-eighth Regular and Thirty-eighth Annual Meeting.

CLOSED MEETING.

NOTE

(From Year-Book of 1909)

The list of meetings and subjects gives only an inadequate idea of the activities of The Commercial Club and The Merchants Club, but indicates that they have extended over municipal, state, and national affairs, and have included governmental, commercial and educational, moral, charitable and esthetic subjects.

For many years The Commercial Club confined its efforts to discussions and suggestions, with a distinct policy not to take up and, as a Club, conduct any particular work, and only occasionally has it departed from this policy.

Of the two hundred and eighty-three meetings that have been held by the two Clubs, it is within bounds to say that each one has helped to forward some good end, and many of them have been the initial and moving causes of important accomplishments. It would be invidious and almost impossible to estimate the relative value of these meetings or say which was the most important,

bearing in mind that, in any great permanent work, the prime necessity is for forming public opinion before there can be any accomplishment.

Perhaps the meetings from which The Commercial Club's influence was most directly and speedily felt were those that resulted in founding the Chicago Manual Training School; in presenting to the United States Government the site for Fort Sheridan, and, to the State, the site for the Second Regiment Armory; in the prosecution and punishment of certain county and municipal officials; in the original efforts for legislation for the Drainage Canal; in its early advocacy and support of the World's Columbian Exposition; in raising endowment funds for the Illinois Manual Training School at Glenwood and the St. Charles School for Boys; also in presenting to the city a site for public playgrounds at Chicago Avenue and Lincoln Street. The meetings from which The Merchants Club's influence was most directly felt were those that resulted in establishing the First State Pawnors' Society; in the inquiry into the City's accounting methods that resulted in new and improved systems; and most of all, in its earnest efforts to amend the general school law in order to provide improvements in the system of public education; and in the inception and development of the Chicago Plan, which work was later continued by the united Commercial Club and Merchants Club. The joint effort of both Clubs resulted in presenting to the United States Government a site for the Naval Training School at Lake Bluff, and in establishing a street cleaning bureau for the City.

These and other philanthropic and public-spirited works of these two Clubs, now merged into one, have involved the collection and disbursement of more than a million of dollars, and have been potent in many reforms and improvements.

Proceedings of Regular and Special Meetings
Club Year 1915-1916

The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877
THE MERCHANTS CLUB, ORGANIZED 1896
UNITED 1907

- Special Meeting Formal dinner in honor of The Right
September 28, 1915. Honorable Lord Chief Justice of
England.
- 243rd Regular Meeting (closed) . . General Discussion.
November 13, 1915.
- 244th Regular Meeting Military Instruction Camps. Citizen
December 13, 1915. Training Camps.
- 245th Regular Meeting (closed) . . General Discussion.
January 8, 1916.
- 246th Regular Meeting The Trilogy of Democracy.
February 12, 1916.
- 247th Regular Meeting (closed) . . Institute for Government Research.
March 11, 1916.
- 248th Regular and 38th Annual Meet- Presentation of Annual Reports.
ing (closed)
April 8, 1916.

SPECIAL MEETING

TUESDAY, SEPTEMBER 28, 1915

Open Meeting: President Scott Presiding

Invocation: Rev. John Timothy Stone

In honor of

The Right Honorable Lord Chief Justice of England

SIR EDWARD HOPKINSON HOLDEN, Bart.

SIR HENRY BABINGTON SMITH, K. C. B.

MR. BASIL BLACKETT, C. B.

M. ERNEST MALLETT

PRESIDENT SCOTT: Distinguished guests and gentlemen:

For many years, the Commercial Club has been privileged and honored to greet strangers to Chicago, to welcome them, to make them feel less strange, and to share bread, as men have for ages past, as a token of esteem and good will.

Organized as it was, a group of men willing to give of their time and energy to promote the welfare of the community, it holds in high regard others with similar ideals, be they found in simple men of honest purpose, or in those who bear burdens of great responsibility. Broad and varied is the scope of the club's undertakings, but with a single end in view — a gain in civic and social life. As broad as the scope of the club is the personnel of its membership, embracing men of different races, creeds, and political affiliations.

We welcome you, distinguished guests. Your visit is all too short to see what we feel is worth seeing in a city but seventy-five years old. We would show you parks —

a chain of parks — playgrounds, churches, schools, galleries museums, libraries. We would show you pictures of Chicago a decade hence — a generation — with widened streets and thoroughfares, with breathing places within the city and forest without. We would show the pictures, with pride, as the work of years of planning for a better city, and we would show these plans being demonstrated in work actually commenced.

Inasmuch as our distinguished visitors have for their chairman the Lord Chief Justice of England, it has seemed appropriate that they should be welcomed to Chicago by the President of the Chicago Bar Association. He needs no introduction to the Commercial Club; his integrity and ability, his long and valuable services upon the bench, have endeared him to all the citizens of this great inland metropolis. Chicago numbers him among her most distinguished and valued citizens, and has approved of his entire career — except his resignation from the bench.

I take great pleasure in introducing the Honorable Charles S. Cutting.

HONORABLE CHARLES S. CUTTING: Mr. Chairman, distinguished guests, gentlemen of the Commercial Club:

It is an honor indeed to be asked to pronounce in some sense the welcome which the people of Chicago are anxious to extend to the distinguished guests who are with us to-night.

Chicago is young. I should say, with my experience with it, that Chicago will always be young in more ways than one. And being young and filled with a spirit which is commensurate with its use, it is enthusiastic; and being enthusiastic it is hospitable; and being hospitable it welcomes with its whole heart the distinguished guests who honor it by coming within its boundaries.

Chicago is like no other city in the world. More good

SPECIAL MEETING

things have been said about it and more bad things have been proven against it, probably, than any other city in the world. And yet for all that, we love Chicago and we are loyal to her and her reputation and her ability to do things.

It may be trite; it may have been said a hundred times, and doubtless has, that Chicago is of mushroom growth, that it is so recent that it has no traditions. But I must call attention to the fact, a fact which we all know, but which perhaps our visitors have overlooked, that less than 60 years ago this metropolis had within its borders less than 4,000 people, and that within sight of the place where we stand tonight a hundred years ago many of the then citizens of this small community were murdered by savages upon the lake shore.

It is out of conditions like these; it is out of the fact, coupled with these incidents, that we point with some pride to the fact that on this old portage here, which only for a few years has been deserted by the moccasined feet of the Indian, we are able to count the fourth city of the world.

Of course, we have always been accused of being a trifle vainglorious. We are said to be a windy city. It is said of us that we blow our own horn, and if there be any doubt of that proposition it is dispelled by listening to the sound of my voice. For I believe in Chicago, and I believe it has a horn which is worth blowing.

We say these things to our guests, in order that they may not judge us by a wrong standard. We desire that they like us. We shall be very sorry if they do not. We shall be very much more sorry if they do not love our country and our city. But if they do not, we in our blindness and in our perversity shall continue to love it still.

Chicago has not only its youth as a distinguishing quality; Chicago is a polyglot city. Not long since, it is stated that one of the professors of the University of Chicago

made what might be called a linguistic census of this city and found that there were spoken regularly in a business or social way within the limits of this city forty-eight languages, and that without counting many dialects which perhaps should have been added.

Of course, you and I speak — American. Our friends of the evening, with a single exception, I believe, speak, naturally, English. We understand each other without difficulty. And if we put our words in writing, we have not the slightest trouble in comprehending each other. But occasionally we misplace an accent, or they do. It is a matter we are in doubt about some times. But with all that, we cannot on an occasion of this kind forget that the two great nations who are represented by the guests of the evening are those to which we owe much and their coming we greatly appreciate.

We of the Illinois country are not unmindful of the fact that it was the Frenchman who, of the civilized people of the world, first trod the paths which had been made by the American Indian; that it was a Frenchman who discovered the Mississippi; that it was a Frenchman who brought Christianity to this country; that it was Frenchmen who gave to this world the geography of this great West, and made the land of Marquette and Joliet, examined the rivers and mapped the portages and laid the foundation for that splendid civilization which we think has followed it. We cannot forget them, nor can we ever forget the country which produced LaFayette.

Perhaps even nearer to us has been the obligation, nearer to us are the ties, that bind us to Great Britain. We are not unconscious of the fact that all Europe has sent to us much of the best of its people. We understand perfectly that the immigrants who have come to us from all countries, whether they be English speaking or not, have settled in our midst, have here raised their families and erected their

fortunes, and have become American citizens, and as good American citizens, in most instances, as those of us whose ancestors were so far back in the history of America that we have ceased to count the country from which they came. But with all that, there are certain things which bind us and must bind us to the great English speaking country across the sea, whose representatives are before us tonight.

We had our laws from them. Our system of jurisprudence is theirs. We have borrowed it. It has come to us in the Mayflower, that was wafted across the ocean to the shores of Massachusetts. When our eastern coast was settled, there was brought to it all those traditions, those laws, those customs, those methods of jurisprudence which have grown into what we call now the American system, but which so closely resembles its ancestor that there is no difficulty in telling whence it came.

We fell heir to that great body of law that was never bothered by the hand of the legislator, which grew up entirely from the decisions of able judges, who administered that law from the customs of the country, from the needs of the hour, from the experience of mankind, and was all finally formulated into that thing which was our heritage and which we are proud to own, the common law of England, the basis of our organic law in America.

That of itself would be enough so that there would be a feeling of gratitude to this country, as to all others from whom we have borrowed that which we consider good. But over and beyond and far exceeding that in value is the common heritage, which is theirs and ours, of the English tongue. The language which we speak and the language which they speak is of the same sort. And while they occasionally accuse us of being manufacturers, not only of goods of all character, but of Americanisms in speech, after a time, when we run them down to their origin, we find that they are Briticisms, which have survived in this country

and died on the other side. Even the favorite American "guess" with which we are always taunted and of which we are guilty, is the "guess," used exactly as we use it, of Shakespeare and of Wordsworth; but it has died on the other side in the use they made of it, and it has lived and flourished like the original green bay tree here. So that, while we are talking about the English accent and they have their fun about the American accent, we do not have the slightest difficulty in understanding one another when we speak or we write. Who has not in his journeys upon the Continent — and I am assuming now I am speaking mostly to people who like myself have command, imperfectly of course, of but a single tongue — felt that when he crossed the Channel from the Continent to England and walked upon the streets of Dover and heard the people speaking English, felt that he really has got back home again.

With all this immigration I have spoken about, with all those people we have borrowed and assimilated, with all the facts that have come to us from these various sources, the laws that we have borrowed, the language which we have inherited, and the thousand things that have come from all European countries, we have insisted upon but one thing in return, and that is a thing, gentlemen, that I cannot refrain from mentioning in this presence and everywhere; that is, that when the immigrant shall have passed Castle Garden, that when he shall have stepped upon American soil, when he shall have stayed here the requisite time and taken the oath of allegiance to the United States of America, that he shall be, what he agrees to be, an American citizen, with "America first" written all over his face.

You have not come to hear me speak. I am like the poor, always with you. You are here to hear what these distinguished guests of ours may say to you. The unfamiliar voice is always pleasant when it brings tidings

SPECIAL MEETING

which are worth hearing; and I know from the experience of the afternoon that those tidings are on the way.

I can say in closing but a single thought: That Chicago, new, unfinished, with its future, unlike that of some cities, entirely in front of it, welcomes these gentlemen. We hope when they come back, as we trust they may, that they will see the improvements which we have made quite as thoroughly developed as my friend upon the right has discovered after some twenty years of absence, that of the great, tremendous and splendid growth of this Middle West.

Gentlemen, our heritage is great; our future is before us; it beckons to us. We are glad to see our visitors because we wished to have them see it. We hope they appreciate it. We think they do. We are sure that we appreciate them. We bid them the most cordial welcome that this great city of Chicago, grown as it has, mushroom like, from nothing, in seventy-five years, can extend to its distinguished guests such as sit at this board tonight.

Gentlemen, you are more than welcome. We want you to stay as long as you may, and when you go, return as quickly as circumstances will permit, and the door shall be wide open and the pæan of praise which Chicago shall sing to those who come to see it shall always be yours.

PRESIDENT SCOTT: The next speaker will the Right Honorable Lord Chief Justice of England.

Once before, in 1885, Chicago was honored by a visit from a Lord Chief Justice. Some of you who met him, well remember and will never forget the charm of the wit and eloquence of Lord Coleridge. After impatiently waiting thirty years it is our proud pleasure to welcome again the man who holds one of the two highest judicial positions on earth, the other being, of course, Chief Justice of the Supreme Court of the United States.

I know that it is not necessary to tell you of his wonder-

fully interesting, varied and highly successful career. He has touched life at many points, and his failures as well as his successes have contributed to his greater success.

You may learn something of the spirit of the man when I tell you that as a boy he ran away to sea and spent a year on the rolling main as a cabin boy. His first experience in business was on the Stock Exchange. His experience there showed that the Goddess of Fortune had not yet taken him under her wing, but the time was not wasted, because it endowed him with a capacity for dealing with figures and commercial transactions that helped to make his legal career one of marked brilliancy.

There is perhaps no incident in his life more indicative of the determination and persistence of his character than the fact that he began the study of law at the age of twenty-seven.

His determination did not fail him through the customary starvation period of the young lawyer. It was two years after he was called to the bar before he had his first brief, and it was ten years before he found himself and he himself was found. He thereafter rapidly rose until he became a leader of the English bar by his recognized industry and ability.

And yet His Lordship is a firm believer in the theory that all work and no play makes Jack a dull boy, as witness one of his recipes for a successful legal career:

“There are but three things essential to success at the bar. The first is high animal spirits, the second is high animal spirits, and the third is high animal spirits. If, in addition, a young man will take the trouble to read a little law, I do not think it will impede his ‘professional advancement.’ ”

The political career of His Lordship matches in brilliancy his legal advancement. Nothing could be more eloquent than the salient dates in his political life:

In 1904 he entered Parliament; in 1909 he became Solicitor General, and in 1910, Attorney General; in 1912 he became a member of Mr. Asquith's cabinet, and in 1913 he achieved the highest political and professional success within the reach of the English lawyer.

It is my distinguished privilege to present to you Baron Reading of Erleigh, Lord Chief Justice of England.

BARON READING OF ERLEIGH: Mr. Chairman, Judge Cutting, and gentlemen:

One of my distinguished predecessors, Lord Campbell, once said, "Oh, that mine enemy would write a book." Tonight I think it might be said, "Oh, that mine enemy had given advice to the bar." Little did I think that my friend, if I may so call the Chairman, this evening, would bring up against me at this social gathering the sin of a somewhat youthful instinct.

I would not deny that there is much in the recipe; all that I will contend is that I do not think it contains all requisites for the bar.

On behalf of the representatives of Great Britain, and may I also, notwithstanding M. Mallett will speak for the great Republic of France, say one word for him as well; and it is that no welcome that could be given to strangers within your gates could exceed in warm generosity and enthusiasm that which you have been good enough to accord to us here.

Judge Cutting said that you were a young community, and for that reason the warmth and generosity was to be expected of you. Well, I do not know; because my sojourn amongst you is but short. But I think it is not only to the youth of Chicago that this welcome is to be attributed; it is, I would think, because your hearts speak when you really extend to us the hands of friendship, as you have done since our arrival.

Far be it from me, after the eloquent speech delivered in

such felicitous terms by Judge Cutting, to make any observations about that accent, which, so far as I have been able to discover since I have been in the United States, seems to exist more in tradition than in actual fact. At any rate, I find no difficulty in understanding anybody who has addressed me. I have not required him to put his words into writing. I have felt at once, and I am sure that my colleagues have done likewise, that from the moment that we landed on these shores we were amongst those who made us feel completely at home. We have been here but a short time. Mine is, let me confess it in all shame and humility to you, and pray pardon me for the sin, the first visit I have made to the United States. It is not that I have not wished to come, but it is that a very strenuous life had prevented me.

In earlier days, if I may just tell you a little, and it shall be only a little, of myself—and I am tempted and encouraged to do it by the words that fell from your Chairman when he spoke of me in much more flattering terms than I deserve—I very nearly came to the United States to seek my fortune after I had failed to find it in my own country. It is an interesting reminiscence, which comes upon me tonight with very full effect, that just before I commenced to study for the bar I had determined to seek my fortune in the United States.

I got so far as to have my passage taken and actually to be in the train with all my luggage aboard, determined to come here, where I had heard and had read that so much was open to any one who was willing to work and was not afraid of it. It so happened that by reason of circumstances over which I had no control, through the sudden illness of a relative, I had to take my luggage out and return home. And that was as near as I ever got hitherto to a visit to the United States.

But it was not entirely disassociated from my career in later life, because it was that very night after the return

SPECIAL MEETING

that I determined to study for the bar. And from that time, although I have been very wishful to pay you a visit, my life has been a very active and a busy one. I pray you to forgive this personal reminiscence. I only indulge in it because the memory of it is so full upon me tonight, as I sit here, one of the guests whom you have been pleased to honor by your reception this evening; as one gets older, memories crowd upon one, and it is more difficult as the years progress to refrain from saying what you think.

We have heard much tonight of Chicago. We shall carry away with us recollections of Chicago which will make the heart warmer within us wherever we go, and whenever we think of it. Believe me, that I am not speaking merely as a postprandial speaker when I say to you in all sincerity that we thank you from the bottom of our hearts for this welcome which you have been good enough to give us. This assembly tonight is one which shall make us recollect this evening forever. Certainly my first visit to Chicago makes me long for a second, and I am sure that will make me even more anxious for a third.

We have had the advantage of seeing something of your city. I will not attempt to describe what I have seen. All the sights are in my mind at present, and, I am sure, in those of my colleagues. But this fact stands out pre-eminent: that is, that there seems to be no limit to the expansion, which will surely take place, of your city. I have heard the stories told of your marvelous development. We in the old country cannot keep pace with you. But do not for one moment think that we are envious. We rejoice with you and we think only that the more you extend, the greater your development, the stronger your power, the better it is for the world, and the better it is for us. We recollect only that you are with us in your ideals and in the traditions which are common to us, the ideals of liberty and of freedom, which in the earlier instances, after all, were

brought here from our territory to be used by you afterwards in great struggles in which you were victors. But, nevertheless, the ideals originally came with those who sailed across the Atlantic. They were brought from us, and with them were carried those principles of law which are to this day the principles upon which you act, save and except when they are limited or may be extended by the action the legislature.

It is not a trifling link. It is a link upon which your great country has been built. It is the foundation of all your prosperity. The common law of England is indeed the common law of America, altered, extended, modified, as time has gone, in your own country as it has been in ours. To us it is always a matter of pride that you still administer in part law which is based upon our law.

I am not sure — sometimes when I meet some of your judges I always have to inquire whether the judge is still a judge, whether he has retired or whether he has taken to a more lucrative practice elsewhere. Judges apparently in this country are not like judges with us. Our judges are appointed for life. As you know, they are not subject to any control and are not removable except by the joint action and by an address from both houses of Parliament to the Crown. They hold a very independent position, and the consequence of it is that they are not in a hurry to relinquish it. They do not retire sometimes, it is thought, when they ought to retire. Years creeping over them do not always have the effect of making them realize that they should make way for younger men.

I know quite well that perhaps in some fifteen or twenty years, when I come to visit you again, possibly Mr. Scott or some other chairman will quote this against me, when I am old and ought to have retired and have not been able to see that that was the right road.

But I will take the risk of it, and I can assure you that

SPECIAL MEETING

in our own country there has been of late a movement in favor of judges retiring when they got to a certain age, and there are some people even who say that that age already may be classed as an uncertain age. But be that as it may, I have been for myself delighted to have had the opportunity of meeting so many who have been judges and so many who are judges.

I have had the great privilege of meeting the Bar Association this afternoon, and I shall carry away from that meeting recollections as warm and cordial as those we shall carry from this meeting.

When I speak to you, not as the Lord Chief Justice of England, but as one of the mission which has been sent by the governments of Great Britain and France to this country, I say that we thank you in the United States for the reception which you have given to us. We are not for one moment unmindful of the responsibility which is cast upon us.

Predecessors of mine have visited the United States, and one distinguished and scholarly person, Lord Coleridge, has visited Chicago. When my predecessors came here, they came on a holiday. I have come here with my colleagues upon serious work. I will only say upon that subject that we should feel our responsibility weighing upon us far more heavily did we not feel convinced that although our mission is primarily destined to achieve a benefit for ourselves, that it also carries with it, if we succeed, a benefit to the United States.

Judge Cutting said very kind and touching things about both Great Britain and France. Let me assure him that his words have entered into our very souls, that some of the things that he said, and some very often that are not said, have touched us more than we can say. We will not enter into them. We will not say anything further than this: That we thank you warmly and indeed passionately

for what you have said and also for what you have not said and have tried to convey to us.

Gentlemen, it is difficult to speak when one's mind is full of a subject upon which I do not think it right that I should speak to you tonight. I have, since I have been in the United States, and my colleagues also, refrained from speech-making. Our rule has been broken since we came to Chicago. You are a young country, a young community, and will not tolerate our rules, and consequently, when I was at the Bar Association, I was called upon to address the Association, and here I have been called upon to address you.

But let me say that I was told before hand that it would happen; so I have no reproach to make of any sort. All I wish to say is that the very youth of your community carried us headlong and made us be youthful enough to break rules which we had set ourselves.

But for the reason I have given you, I am quite sure that you, with the sensitiveness which is characteristic of you, will appreciate why it is that we say nothing upon these subjects which are and must be, wherever we are, uppermost in our minds.

You will read of battles; you will read the daily papers, which convey to you the news of what is happening abroad. To us it carries with it also an anxiety for relatives and friends whom we have, all of us, without distinction, in the fields of battle. Therefore, you will quite readily appreciate that to us there is always the added anxiety of what is happening to those who are dear to us and who are out in the war. And let me with that ask you, and I am sure you will grant it, that I should pass away from that subject.

Now, gentlemen, my colleagues and myself have felt in our visit to Chicago that it was only right to ourselves that we should come here and that we should visit you. Our visit is a short one. It is something like a lightning tour. Much has been crowded into it. Amongst other

things, and one of those that has impressed me very much indeed, was the sight of your parks and the enormous development of that system which it would appear to me, and you are very good judges on the subject, must be a good investment for the future of the community growing up here. You have provided these parks with their gymnasias and their assembly rooms and all those attendant matters for the benefit of the young people and also for the elders, if they wish to go. All that we can say is that we only wish that we could do the same in our own country as you are doing here, that we could take the example from you. But our difficulty is that we cannot extend as you do and that we have not the space which you have on this great continent.

Gentlemen, on behalf of the mission of the governments of Great Britain and France, I repeat to you our very warm thanks for this evening, and assure you that whatever may befall us in the United States or on our road home from the United States to our own country, so long as we live we shall remember the reception which you were good enough to give us at Chicago and at the Commercial Club.

PRESIDENT SCOTT: The representative here tonight for the great Republic of France is M. Mallett. We have given him no warning whatever that he would be called upon to speak. We do hope, however, that he will agree to give us just a word. We shall appreciate it greatly. M. Mallett.

M. ERNEST MALLET: Gentlemen, the very slight knowledge I have of the English language will not enable me to deliver you a proper speech. I feel very sorry for it and beg to apologize. All I can do is to second my colleague and Chairman, Lord Reading, on what he said about the feeling of both our countries and their delegates toward yourself

and your beautiful country. I want also to thank you for the very kind reception you have given us and I want to thank Mr. Cutting for the very obliging words he said on account of my Fatherland.

PRESIDENT SCOTT: Gentlemen, we stand adjourned.

TWO HUNDRED AND FORTY-THIRD REGULAR MEETING

SATURDAY, NOVEMBER 13, 1915

Closed Meeting: President Scott Presiding

PROGRAM

PLAN OF CHICAGO

Mr. Charles H. Wacker

STATE BUDGET AND EFFICIENCY

Mr. Medill McCormick

MILITARY PREPAREDNESS AND TRAINING CAMPS

Mr. Henry H. Porter

GENERAL DISCUSSION OF BY-LAWS

PRESIDENT SCOTT: The biggest work that the Commercial Club undertook is going ahead, and it is our thought that some of us do not know just how far it has gone; that is, the Plan. Mr. Wacker has agreed to briefly relate the situation as it is at this date. Mr. Wacker.

MR. CHARLES H. WACKER: Your honor the President said "briefly." He limited me to fifteen minutes, and I read this over very carefully and it took me fourteen minutes in my office. However, I will say it is a pretty short time to say what I might want to say in connection with this work.

The Twelfth Street case is now a matter of favorable court decision. It has taken a long time. The ordinance

was passed in April, 1911. If there has been any unwarranted delay it was in spreading the assessment; but even that was a large task. Thirty-four thousand pieces of property were assessed and 302 pieces of property and 220 buildings were valued for condemnation. The West Side terminal settlement, negotiations with the railroad companies for the new million dollar viaduct, the Sanitary trustees' agreement to pay half of the bridge cost, which was vetoed by the president and reinstated by the Board, have all had their part in retarding matters. This case has been before the City Council seventeen times for ratification in some branch of procedure. A total of 35 various proceedings has been consummated by all the powers concerned — a rebuke, I should say, to our cumbersome method of legal procedure.

The Plan Commission has chafed under the enforced delay, which it, being merely an advisory body, was powerless to avert. Executive action only could do that.

Michigan Avenue has fared better. The first ordinance was passed in 1913,—27 months later than the Twelfth Street ordinance — and yet the Michigan Avenue proceedings have progressed nearly as far as the Twelfth Street proceedings.

During this interval the Plan Commission gained much knowledge, experience and public confidence, which enabled it to use its influence much more effectively in pushing this case with the city authorities than was possible in the earlier stages of the Twelfth Street case. The Michigan Avenue case is set for trial in the County Court on December 20th next.

Commenting upon the time involved in these cases, I am reminded that it was once remarked that no special effort would be needed to widen and extend Michigan Avenue — that the widening from Jackson Boulevard to Randolph Street would be an object lesson that would of itself cause the balance of the improvement to be demanded.

PLAN OF CHICAGO

Nothing in the Plan of Chicago will ever cause itself to be accomplished. Anything that is done will be accomplished only by the power of persuasion. The measure of things done will be the measure of the eternal vigilance of the members of this Club and the Plan Commission.

We have not been able to discover any "presto, change!" method of alteration, although we have invoked the qualities of expediency and persuasion to a degree that at times has strained the bonds of diplomacy.

I do not believe a single member of this Club in the beginning had the faintest conception of what would be necessary to advance Plan work to where it is today; I certainly did not. Had I had an idea of what was before me, I think I would not have been willing to make the personal sacrifice of undertaking the responsibility of the chairmanship of the Chicago Plan Commission.

I have since had a most liberal education, and I now know much that I did not even imagine before.

I realize more and more how fortunate the Chicago Plan Commission was in securing the services of Managing Director Walter D. Moody. His services are invaluable, his ability unquestioned, his zeal is unbounded, and his enthusiasm is contagious.

Chicago has had no large experience in these works of physical development and no formula is provided elsewhere to guide us. On the contrary, other communities are groping in the dark and anxiously watching us.

Some day I want a complete and concise brief of the entire proceedings in the Michigan Avenue and Twelfth Street cases prepared for the especial perusal of the members of this Club. Each member, I am sure, will owe it to the work of the Chicago Plan Commission, when that is done, to inform himself as to the maze of details involved in the accomplishment of Plan projects.

The trial of the Twelfth Street case began on June 29,

1915. Excluding the summer vacation, eight weeks have been consumed in taking testimony and arguing before Judge Brentano on the legality of the proceedings. The court overruled the objections on all counts. The Plan Commission presented testimony which had a vital bearing on the decision in this case, one of the officers occupying the witness stand for a whole day. That was Mr. Moody, and Mr. Redfield and the Judge told me his testimony was as good as it could possibly have been.

In addition, it provided the city with legal assistance, an appropriation of \$15,000 having been made by the City Council in 1915 for legal work on the two cases.

I went before the Council Committee, and I simply told them that if they did not give us that appropriation, they would be held responsible by the citizens of Chicago for possibly an unnecessary expenditure of a million or two million dollars.

I will digress to say that this charge, in public accounts, logically should be debited to the city's legal department and not to the Plan Commission. For this and other reasons the officers of the Commission have recommended to the Corporation Counsel that appropriations be made direct to this department for continued expert legal services.

I went before the Finance Committee and they said, "Very well, we will give you \$15,000, but you must expend it." And then the Comptroller put that \$15,000 as a charge against the Chicago Plan Commission instead of charging it to the legal department.

A jury in the Twelfth Street case will be immediately impaneled and the trial commenced for the condemnation of the property to be taken. The trial, the attorneys forecast, will take six weeks. It is expected that an appeal will be taken, if for no other reason than to enable the opposing attorneys to use it as a subterfuge to get the city to settle with their clients. A basis already has been suggested by

them, which, if accepted by the city, would make them independent for the rest of their days. Their retainers' fees are based on a percentage of the saving secured through either a lower assessment for benefits or a higher award for property or damages. If an appeal is taken and is not withdrawn, neither the nature nor time of the Supreme Court decision can be forecast. Neither is it possible to state now, with any degree of accuracy, the approximate time when the city will be able actually to begin construction work on Twelfth Street. Before this is possible, the city must take title to and pay for all of the necessary property. This will involve the sale of the bonds and the collection of the assessment.

If matters move along the prescribed legal lines, it will be at least a year before the improvement can begin; but the city is now endeavoring to make arrangements whereby the necessary funds can be procured in advance of the usual period of collection of assessments, in which case the actual work on the improvement should begin in the spring or early summer of 1916.

The legality of the Twelfth Street proceedings has been attacked with vigor by trained legal experts, who have raised and ably argued every conceivable objection. Judge Brentano's decision overruling all legal objections is a complete vindication of the legality of the procedure outlined and carried through in behalf of the city, and verifies the faith of the officers of the Plan Commission and of the members of this Club, who so loyally supported them in their efforts.

No one can predict the course the Michigan Avenue case is likely to take. Doubtless the time required to hear objections on the validity of the proceedings will occupy a much longer period than the Twelfth Street case. The length of time will naturally be determined by the nature of the objections and the number of objectors. It is certain

that there will be a bitter fight. The strongest legal talent in Chicago will be arrayed against the city. There are at least two formidable objectors, who, it is believed, will fight the improvement to the last ditch. This case involves the assessing of 8,000 pieces of property and the valuing of 100 pieces to be taken or damaged. The zone of assessment, roughly speaking, extends from North Avenue on the North to Thirty-first Street on the south, and from the lake on the east to Dearborn and Wells Streets, the Chicago River, Fifth Avenue and Wabash Avenue on the west.

It is morally certain that an appeal will be taken in this case, with the intention of absolutely defeating the improvement, if possible. On that point the city is hopeful, because of an enactment had in the last session of the legislature, which validates the procedure in this case; i. e., the making of a triple improvement in a single proceeding. This case is to be tried before Judge William Pond, of DeKalb County, Judge Scully having assigned him to the case.

The experience gained in the trial of the Twelfth Street case will naturally help in framing up the Michigan Avenue case.

It is imperative that the local benefits and needs, as distinguished from the public benefits and needs, be shown, in order to legalize the procedure under the local improvement act.

By appointment of the Corporation Counsel, the Managing Director of the Commission is now aiding the city's legal department in organizing the details of this case, which will embrace, among other things, perhaps the most comprehensive traffic census ever taken in Chicago.

While the complications in this case have not been as great as in the Twelfth Street case, the number of proceedings and corresponding delays is commensurate. Even if a favorable court decision is had, we shall be fortunate if actual work is begun within eighteen months.

PLAN OF CHICAGO

Two hundred attorneys have already filed the petitions of objectors in the Michigan Avenue case. It is significant in this connection that in the Twelfth Street case 168 lawyers filed objections for about six hundred property owners. It was found in the trial of the latter that many property owners who desired to object to their assessments, but who had no objection to the proceedings, neglected to advise their attorneys to that effect. The result was that certain lawyers fought the case unauthorized by and unknown to their clients. It is important, if any of the members of this Club desire to object only to their assessments — I personally know that there are some — that they advise their attorneys not to object to the legality of the proceedings.

A word about the Lake Front case:— A compromise plan agreed upon by all concerned, except the Illinois Central, was the basis for an ordinance which has been pending in the Council Committee on Harbors, Wharves, and Bridges for eleven months, and I would like to say that I think we are getting pretty near the end of that.

This ordinance, which has not yet been reported out of the committee, has an arbitrary clause which will compel the railroad company to secure the consent of the city before any improvement whatsoever can be made on its submerged area when filled under the terms of its contract with the South Park Commissioners.

This ordinance, when agreed upon by the Council Committee, will then be submitted to the Illinois Central for acceptance or rejection. Immediately after the ordinance has been agreed to by all parties, it is planned to send a strong delegation to Washington to importune the Secretary of War to grant the necessary permit, on the assumption that the ordinance agreed to will be passed by the City Council.

A very effective start has been made in bringing to the attention of the government authorities the West Side post-

office site on Canal Street between the terminals, as sponsored by a strong delegation of this Club, promoted by the Chicago Plan Commission and recommended by the Chicago Association of Commerce.

I shall not go into further details. Each member has received a copy of the proceedings in public hearing before Secretary of the Treasury McAdoo on November 1st, which I hope will have his earnest and thoughtful perusal. The arguments have also been embodied in portfolio form and several copies have been sent to the Postmaster General, as well as to the Secretary of the Treasury.

In that connection I desire to express not only my personal thanks, but also the thanks of the Chicago Plan Commission, for the very prompt manner in which so large a number of the members of this Club who were appointed members of this Mayor's Delegation responded to the invitation by their personal presence.

Because of the personnel and the effective impromptu talks of several of our business and political leaders, the meeting made a strong impression on the Secretary of the Treasury and was, I believe, one of the most effective meetings on a public question it has ever been my privilege to attend.

In reference to the time, the effort, and the expense involved in promoting the Michigan Avenue and Twelfth Street improvements, I want to emphasize my belief that when they are completed the Club members will agree that the result was worth the time, the effort, and the money. Every member doubtless realizes that the value of the work of the Chicago Plan Commission to the people of Chicago cannot be measured in dollars and cents; and it is particularly for that reason that I always find great pleasure in publicly recognizing the fact that nothing could have been accomplished in advancing the Plan of Chicago without the moral support, the active co-operation, and the financial aid of this Club.

PRESIDENT SCOTT: Thank you very much, Mr. Wacker.

You heard last winter on several occasions discussions of the lack of organization of our federal government, in reference to its unbusinesslike methods. The executive committee has at different times felt that while these were of interest, and that while the club as a whole would be very willing to engage in co-operating and in furthering the betterment of the situation, that we should rather confine any real constructive work on the part of the Commercial Club to something nearer home; that while the federal government could very greatly increase its efficiency, there is no greater field in the realm of government for increased efficiency than there is in our state government.

We are very fortunate in having one of our own members with a four years' experience at Springfield, who is prepared to tell us something about our own affairs of government at home. Mr. Medill McCormick.

MR. MEDILL McCORMICK: Mr. President and members of the Commercial Club: Some weeks ago I wrote to the President of the Club and some other members, and asked them to meet at my house quite informally to consider the problem of the growing waste in our state government. It seems impossible to check it unless business men organize to create a public opinion for reform—reform in the administration of the executive branch of the government, reform in the procedure of the legislature in voting supplies to the executive.

In the last ten years the appropriations of the legislature have increased nearly two hundred per cent. The rate of increase progresses so that in another ten years, if nothing happens to check the rate of increase, we shall be fortunate if the biennial appropriations are no more than \$130,000,000.

Mr. Scott has had prepared a little table which shows

graphically the rate of this stupendous and mounting expenditure. The present governor made his campaign upon two issues, the primary one of which was economy — and I ought to say parenthetically that I am not here to censure him or to make political capital of this, because his predecessor made a campaign not unlike him, and during his predecessor's administration there was also a notable increase — but Governor Dunne made his campaign upon economy, and yet the appropriations of the current assembly are \$15,000,000 in excess of those of the last assembly under his extravagant predecessor.

I do not believe that any one person is especially to blame. The governor, through the Legislative Reference Bureau, of which he is chairman, and of which at that time a majority of the members were Democrats, submitted estimates to the assembly of about forty-four to forty-five millions, and a Republican assembly complacently voted the huge sum as asked by the Democratic administration.

The vice, gentlemen, is in the system; the fault is not primarily anyone's, although the 204 members of the assembly must share with the governor the responsibility.

I suppose that of the objections made to various appropriation bills, I made four-fifths, and yet the sum of my objections probably did not exceed two hours, and I finally gave up objecting, because it was evident that the members of the house thought that I was seeking to make political capital at the expense of the governor, or that I had some animus towards my friend, the conscientious and painstaking chairman of the Appropriations Committee.

The deficiencies—that is, the expenditures made in excess of the appropriations made by law in ten years—have increased from about \$8,000 biennially to \$380,000 for the last biennial. Private claims have increased about 1000 per cent, if my memory serves me, in ten years. The cost of the last assembly was materially greater than that of the

preceding assembly, in spite of the efforts of the speaker of the house, and a successful effort, to curtail some of the expense. If you will bear with me a moment, I will outline what seem to me to be the primary causes of this extraordinary waste.

In the first place, there is no American state which has anything like a budgetary system. Public attention is directed to the improvement of local government, or to the fascinating interest of national government, while state government comes in for very little continued attention. At the last session we passed eighty-eight separate appropriations. The roll calls on those bills alone in the house were equivalent to about three weeks of the session.

Although the Legislative Bureau, of which the governor is the head, submitted estimates, it submitted no recommendations for their attention. Another member of the house and I prepared a bill to amend the act to hold the governor responsible, but we were advised privately that the governor objected to any measure which would place upon him that responsibility for the estimates of his appointees. Obviously there can be no rational budgetary system unless the principal executive officer of the state submits estimates and recommends their adoption, so that if the assembly votes supplies in excess of those for which the governor asks, there can be no doubt about the responsibility of the members of the assembly for voting that excess. There is an obvious reform; a reform, by the way, in fulfillment of our constitution, which in language not quite specific enough, but nevertheless clear, directs the governor to submit an estimate of taxes to be raised as essential. No governor has ever fulfilled that requirement of the constitution since it took effect in 1870.

The procedure of the two houses should be amended so that the number of bills should not exceed a score, even less. Those bills should be reported upon days fixed by rule,

and on a day fixed in advance; there should be a certain period of time set aside for the debate of those measures on second reading, so that they may be amended. Of all the bills that come before the assembly, those which are least debated in the two houses are the appropriation bills, generally upon the plea that this bill is reported from the largest committee of the house or of the senate, as the case may be; that forty or more intelligent members have contributed to its draft, and no more need be said.

The members, especially those from the country districts, very naturally seek appropriations for their own districts, especially if there are state institutions within those districts, and this brings us to the second defect in the system, which is the existence of about 120 separate, independent departments directly subordinate to the governor.

Those of you who are charged with the direction of considerable businesses can conceive how little your control of those businesses would be if you had 120 subordinates reporting, not through any principal lieutenant, but to you, and if those subordinates were not individuals in many cases, but boards of three or seven or nine persons.

What happens? Of course even now the Legislative Reference Bureau report comes in without recommendation, and then a swarm of department heads, trustees, commissioners and others appear in the lobbies and the committee rooms of the legislature, urging, very naturally, increased appropriations for the institutions of which they are the heads.

At the last session we had an interesting instance of the difference between centralized and uncentralized responsibility. The Secretary of the Reference Bureau called upon the heads of the seventeen charitable institutions for estimates. One of the minority members of the Bureau, who afterward became speaker, David Shannahan, more candidly called upon a single directing head, the Board of

Administration, for estimates. The estimates of the single head were a million less for the same institutions than the estimates of the seventeen immediate superintendents of those institutions.

There are, for example, gentlemen, twenty different agents, bureaus, charged with the enforcement of the labor legislation of this state. There are half a dozen or more charged with the enforcement of the various health laws of the state, and so it goes. If you care to pass one of these diagrams around, you can see, for example, some of the multitude of officers responsible to the governor. Lodging house inspectors, stallion registration board, state veterinarian, board of pharmacy, board of dental examiners, board of barber examiners, all these are not bureaus under some department head fairly familiar with the technical work of the bureaus; they are directly responsible to the governor, and come to us for increased appropriations.

The governor, when he found, what we knew to be the case before, that his own appointees were asking for appropriations in excess of those which were contained in the estimates of the Bureau, sent out a Macedonian cry for help; and what happened was that those members in whose districts there were normal schools, and those in whose districts there were armories, got together and gave us quite informal notice that no other business would proceed until those normal schools and armories got what was coming to them—and they got it.

Now, this problem has been intelligently studied by, first, a joint committee of the Forty-Eighth General Assembly, the efficiency and economy committee, and the unfinished work was supposedly in the hands of another joint efficiency and economy committee of the Forty-ninth General Assembly, until the Supreme Court decided that that committee had no legal right to expend the funds appropriated for its use, although joint committees, of course, as you know,

have served for a generation; and parenthetically I want to say that under our system of biennial sessions, no important work can be done by a committee while the legislature is in session. Those of you who have gone down there to lobby, know that a committee must sit in recess, or that the work must be done by some extra-legislative body and brought to the committee for summary, brief consideration, and then action.

I do not know whether the members of this club care to interest themselves in this problem of increasing appropriations. They will have to pay their share of the taxes if this system goes on. With New York as an example before us, it seems evident certainly that if no cure is made now, a cure in the future will be far more difficult than it would be today, because as you multiply varieties of unrelated and almost indirect public offices, you create, as it were, something like a vested interest in a job, and it becomes very hard to abolish an office once created.

The Efficiency and Economy Committee discovered, for example, that without curtailing in the least the activity of any of the existing departments, but merely under a re-organized system as indicated in the other chart, the cost of administration could be reduced a million dollars a year. Of course that involves the abolition of offices, and the abolition of offices involves disquiet for the member of the legislature who votes for their abolition.

At this little meeting the other night at my house, the president of the club, Senator Hull, and I were discussing this matter. A day or two before I had received from Mr. Scott an invitation to speak tonight, and we were discussing that before Senator Hull, and he expressed the thought that individually we would interest ourselves, but that the Commercial Club as such would not urge the adoption of this desirable reform, lest action by the club would insure its defeat by the assembly. That is a condition, gentlemen,

which I have learned now, in two sessions, does not exist.

It has a shadow of being, for a body like this coming to support a specific piece of legislation is suspected of a selfish interest in the legislation, and some of the members of your committee whom I saw down there perhaps will confirm what I was told. But you are individually, I think, most of you, members, for example, of the Association of Commerce, which is a far more numerous body, and which especially is fortunate in having affiliations all over the state. I believe that it is quite possible that some of the affiliated chambers of commerce or commercial clubs might bring the matter up with the Executive Committee of the Association of Commerce. If that should happen, and you are interested in this reform, I hope that perhaps you may yourselves or through associates of yours on the Executive Committee, give consideration to the possibility of organizing in behalf of a business government in Illinois. Unless you do, I feel that there is very little hope of an early reform.

The legislature represents pretty well the opinion and the sentiment of the people which elect it, or, if you please, the indifference of the people which elect it. If the people are indifferent to a condition which to me seems at once tragic and ludicrous, why, the members inevitably will be.

In the last constitutional convention in New York, Elihu Root said that the government of New York had been no more representative than that of Venezuela. I think it might very nearly be said of our government in Illinois that it is rivaled by that of Honduras for waste and inefficiency. I have learned, in two sessions, of men who go down there intending to effect some improvement, and find at the end of a term or two, or at most three, that they will return to the practice of law or the direction of their own business, because they are badly needed, and their intimate friends are so utterly indifferent to the reforms

which they try to carry out against the normal inertia of public opinion.

PRESIDENT SCOTT: Mr. McCormick, won't you speak of one more thing that that committee accomplished at the last session?

MR. MEDILL McCORMICK: Oh, yes, I had forgotten that. The Economy and Efficiency Committee of the Forty-eighth General Assembly reported a number of bills, and they were all referred to committees; and the committees, I may say, were composed of fairly disinterested and capable men, perhaps because nobody cared to serve on them. With great effort we managed to produce a quorum and report two of those bills, one a reform in printing, and another in the type of a report. Mr. Scott and I were informed the other night that the saving in printing alone through a little co-ordination amounted to \$50,000 a year. Wasn't that the figure?

PRESIDENT SCOTT: I think it was more than that.

MR. MEDILL McCORMICK: Fifty thousand dollars for printing alone. The first year that the state board of administration managed the state institutions — and the creation of that board was due, not to the assembly, but primarily to Dr. Billings' efforts — the cost of managing those institutions the first year was a quarter of a million less than the year before, while the management of the institutions was vastly improved, as was the care of the patients within them.

I do not know whether the members would be interested in the functions of the main departments which are proposed by the Efficiency and Economy Commission: a department of finance, with a comptroller, appointed by the governor,

at its head; a department of trade and commerce, a department of labor and mining, a department of health, of military affairs, of agriculture, of public works, of charities and corrections, and of education; and of course there would be a tenth department under the attorney general, who, so long as the present constitution remains, unfortunately would be an elective officer, and also in the future as in the past generally hostile to the governor, whom it is his duty to advise in matters of the law.

PRESIDENT SCOTT: If any of the members of the club have any questions they would like to ask Mr. McCormick, I am sure he would be glad to answer them.

MR. HOMER A. STILLWELL: I would like to ask Mr. McCormick: that reduces 120 different organizations to ten department—is that it?

MR. MEDILL McCORMICK: To ten departments. I do not know that I can answer all of these. I was not a member of the committee of the Forty-eighth Assembly.

MR. WACKER: How would you propose to proceed in order to start this movement?

MR. MEDILL McCORMICK: It seems to me that probably the wisest thing would be for the executive committee of the Association of Commerce to take this up with some of the affiliated bodies in the state, so that this may not be a Chicago reform. The legislature is weary of reforms originating in Chicago. Those of you who have been down there have seen that graceful figure in the rotunda of the capitol, which was originally given by the women of Chicago, as symbolical of Illinois welcoming the world to the World's Fair; it is known down there as Chicago asking for more with outstretched arms. If the Association of Commerce could take this up with these other commercial organizations, I think it would go through, or a great part of it would go through.

THE COMMERCIAL CLUB OF CHICAGO

PRESIDENT SCOTT: Mr. Wacker, Mr. McCormick's idea is that a campaign of education, and perhaps a long one, would be necessary.

MR. MEDILL McCORMICK: It will take a year at least.

MR. WACKER: What I was trying to get at is what we might do.

MR. MEDILL McCORMICK: Mr. Wacker, I confess that I had forgotten that the club of which I am a member is not so well thought of in Springfield, that we are not as popular as we thought ourselves.

PRESIDENT SCOTT: The idea, Mr. Wacker, is that the Association of Commerce has been engaged for two or three years in getting together with these other commercial bodies down the state, and that if this came up to the Chicago Association of Commerce, and they really got interested, they might be able to direct a very large campaign throughout the state.

MR. WACKER: I know that there are men in this club who have great influence with the Association of Commerce, and who could perhaps induce them to start this movement.

PRESIDENT SCOTT: That is exactly the idea.

MR. WACKER: Mr. Stillwell, who is an ex-president, and a number of other men.

MR. MEDILL McCORMICK: It might be done if there were time; the governor might save the life of this Efficiency and Economy Committee if in his call he will include something broad enough to permit the legislature to correct its error in appropriating for a committee created by resolution, and the legislature can then give the committee the modest sum necessary to complete its work. Certain bills that were drawn, and especially the financial bills, we believe are faulty. They cover too much ground in one bill, and we know what that means from our experience in our charter convention, and those bills ought to be re-drawn.

MR. HOMER A. STILLWELL: Can vocational education be

covered in a campaign document for the candidate to provide himself with; along those lines?

MR. MEDILL McCORMICK: Two years ago I advised this club to stick to its vocational education campaign, but I was more zealous and less wise than I am now.

MR. EDMUND D. HULBERT: Mr. McCormick, is it a fact that there is no such thing as a state comptroller of finance?

MR. MEDILL McCORMICK: We have a state auditor.

MR. HULBERT: Yes, I know, but these matters do not get into his hands.

MR. MEDILL McCORMICK: No, his work rather is to see that disbursements should be made in conformity with the law. The comptroller occupies very much the position of the British Chancellor of the Exchequer, and I might say parenthetically that you cannot go the whole road to reform until you abolish some of these elective state offices. We cannot get rid of the existing auditor, as we ought to, or the existing state treasurer.

PRESIDENT SCOTT: Are there any more questions the members would like to ask Mr. McCormick? I am sure you cannot fail to be very much interested in the story you have heard of your own affairs.

MR. MEDILL McCORMICK: You might explain to the members that we have distributed some of the reports, and I will have more next week and can send them out to anyone who cares for them. They are not hard to read.

MR. WACKER: Mr. President, in order to bring this to a head, after the explanation we have received in regard to it, would it not be well to appoint a committee; that is, the president to appoint a committee of men who are influential with the Association of Commerce, to quietly take this up and start the ball rolling?

THE COMMERCIAL CLUB OF CHICAGO

PRESIDENT SCOTT: Do you offer that as a resolution?

MR. WACKER: Yes; that is, to try to get something more out of it.

(The motion was duly seconded)..

PRESIDENT SCOTT: Any discussion of it? This is all to be, as Mr. Wacker says, to demonstrate our interest in this matter.

(The motion was unanimously carried).

PRESIDENT SCOTT: It is so ordered.

Now we are going to drift away from Springfield to Washington, back to Chicago. Friends of Mr. Henry Porter say he is the best posted man on the movement of armies and the greatest student of the effect of the war as it concerns us that there is outside of the army or the navy; that is, as a layman he has given it an unusual amount of time. Mr. Porter has been asked to occupy a few minutes and tell us what he thinks the Commercial Club may do in one particular phase of the situation that we all read with great interest. Mr. Porter.

MILITARY PREPAREDNESS AND TRAINING CAMPS

MR. HENRY PORTER: Mr. Chairman and gentlemen: I telephoned your chairman about a week ago and asked him some questions, mentioning that I had heard this club was interesting itself in the matter of national defense, and his answer was that he wanted me to make a short talk tonight on that subject and asked if I could do so. I felt a good deal like the man who when asked if he could play the violin answered he did not know, he had never tried. However, I felt it was necessary to try.

For anybody who is not technically educated in this

matter, to attempt to speak on it is difficult, but I will have to do the best I can.

Just a few figures on the subject: Our authorized regular army amounts to about 104,000 officers and men, of which there are 4,000 in the hospital service, and 3,800 in the quartermaster's department — I am only giving round numbers. A year ago the actual strength of our army was about 86,000 men. Of these, in the Philippines there were about 12,000, in Hawaii 9,000, in the Canal Zone a little over 2,000, making a total in the colonies of 23,000 men, and leaving for continental United States only about 63,000 men. In case of need, only about half, or 30,000 men, could be mobilized as a field force. Nothing better shows how pitifully small our army is today than the statement that General Wood would have about twice the police force of New York City to repel any invasion that might come to our shores. I understand today that the army has been recruited up to very nearly its authorized strength.

Before going to the militia, I want to read you what Washington says:

“Regular troops alone are equal to the exigencies of modern war, as well for defense as offense, and when a substitute is attempted it must prove illusory and ruinous. No militia will ever acquire the habits necessary to resist a regular force. The firmness requisite for the real business of fighting is only to be attained by a constant course of discipline and service. I have never yet been witness to a single instance that can justify a different opinion, and it most earnestly is to be wished that the liberties of America may no longer be trusted, in any material degree, to so precarious a dependence.”

Our militia force today, on paper, is 119,000 officers and men. Only about half or two-thirds of this force could be gotten together in case of need, or something like 60,000 to 90,000 men and about 9,000 officers. I want you to pay

a little attention, if you will, to the question of officers. It seems to me of the most vital importance.

As to the equipment, the total number of field guns we have today is 634, including 32 six-inch howitzers, which are the heaviest guns we have. We have no other heavy artillery of any kind.

As to ammunition, until the present manufacturing plants were increased in order to meet the demands from Europe, we had almost no capacity to manufacture, and we have almost no ammunition.

Let me say while speaking of the army that West Point, where we educate our officers, graduated only 164 men last year.

As to the navy, I have here a list of the navies of the world, but I shall not read it to you. I have gotten expert opinion — I might say I got it from the National Security League — stating the strength of the navies of the great powers on a percentage basis, which figures I have checked with figures from other sources, and I have no doubt the following is correct. Taking the navy of Great Britain on the basis of 100 per cent, the navy of Germany is 48 per cent; France, 37; Japan, 26; United States, 33.

Putting these figures in a little different way, taking the United States as 100 per cent, Japan is 79 per cent, France 112 per cent, Germany 145 per cent, and Great Britain 300 per cent. Our percentage is subject, I think, to considerable reduction, for various reasons. In the first place, in speed our navy is at a great disadvantage with the speed of any of the other navies stated here, and the present war has shown that speed is as important as the weight of metal. Our navy is in all probability very much unbalanced; it has not been developed along well-balanced lines. We are almost without auxiliary ships.

As to the lack of ammunition, we have only enough for a

few days. The possibilities of producing ammunition in a hurry, I think you gentlemen know as well as I do.

Our navy is in a little different position than that of other countries. We have got to guard two coasts, and those two coasts are tied together with just a thread across the Isthmus of Panama. If we should lose the Canal, or the Canal be put out of commission, the Pacific and Atlantic fleets are absolutely separated; so that in comparing ours with any of the other navies we are very deficient. In case of war we are not likely to be the aggressor. Therefore, if war comes it will come suddenly and we will find our navy divided.

As to the danger of invasion: There is an old saying that history repeats itself; however, there are so many precedents in history that you can find precedents for nearly anything wanted, but this, I think, runs through history without exception, that when a nation is wealthy and unable to defend itself, sooner or later there will be forced on such a people a vital struggle. If this country should suddenly find itself at war, with one of the great powers attacking it from the east, and at the start our navy be defeated, we are open to invasion.

Any one of several powers could transport to our Atlantic coast promptly and in one voyage from 200,000 to 300,000 men, with their equipment. This force could be landed without difficulty against the feeble resistance we are in position to offer. The invader would take possession of a small area and await reinforcements, which would arrive faster than we could train and equip men for defense; the enemy then pushing forward their lines until some vital section was reached. The invader could live on the country and even provide himself with war materials from the captured factories, prepare a defense line and hold it for years before we could drive him out. Tribute could be levied on our cities in the enemy's possession sufficient to

pay the costs of invasion, even though the enemy were eventually defeated.

The navy today is the only protection against this.

What possibility is there of our having war thrust upon us? To foresee the cause of war is as impossible as to foresee the kind of weather we will have a month ahead, but some of the possible causes might be guessed at.

It may be necessary for some one of the present warring nations to prosecute a victorious and profitable war to maintain its present government in power. A war against us now would be victorious and profitable.

Our Monroe policy, unless we have the power to enforce it, is sure, sooner or later, to get us in trouble.

The Mexican situation would have had us in serious trouble long ago if Europe's hands had not been full.

We reason with regard to the future from experience. We have no experience in these matters. We are inclined to pooh-pooh such possibilities because we have no precedent to guide us.

As an example of how far we can see new situations ahead, a year ago I asked a man who probably is as much of an authority on money movements and banking as anyone, if it was possible this country would pay its debt to Europe by its exports increasing and its imports decreasing, and his answer was that of course that might be so, but he did not see any possibility of it. Today we wonder how Europe is to pay her debt to us.

As to the Pacific coast, I do not want to raise the question of the Japanese boggy, but we want to look the situation squarely in the face. The same situation exists. Our fleet there is almost nothing. It can be but a small portion of our navy, because the larger portion must guard the Atlantic coast.

I am going to quote from Mr. Lea's book, "The Valor of Ignorance"; and while it is quite old — 1909 — and while

there are a good many people who may think that Mr. Lea is a little wild, I think if they will look at this book in the light of what is happening in Europe, it will look more serious. Mr. Lea says:

If, at the present time, a state of war existed between this Republic and another country which necessitated the transportation of one hundred thousand troops to the Philippines, and to this end the United States should utilize the eight American trans-Pacific steamers that constitute the entire American merchant marine in the Pacific, it would require two years to transport this number of men. To oppose their landing, a force no larger than the capacity of the transports per voyage would be necessary. The value of the American army for use in trans-oceanic warfare is determined in one phase by the capacity of its means of transportation. The complete absence of these means was recently made clear to the Republic when it witnessed that melancholy and foreboding spectacle of sixteen American battleships convoyed by twenty-eight supply vessels flying a foreign flag, without which they could not have steamed beyond the sphere of their Atlantic bases, and the journey to the Pacific would have been but an idle speculation.

Japan, being an island empire, was forced to realize early in her association with the world as a whole that her political sphere would remain circumscribed to her islands so long as she was unable to move freely over the seas. This necessity has developed, under governmental inspiration and control, a system of merchant marine which in time of war passes, as conditions necessitate, under direct control of the government. The Japanese transport fleets consist of a hundred steamers, ranging from one thousand to fourteen thousand tons each. On these fleets can be transported at one time two hundred thousand men, together with their entire equipment. These vessels, leaving the ports of Japan, would be able to reach the Philippines in five days, Hawaii in fourteen; the coast of California in twenty-two days; the coasts of Alaska, Washington, and Oregon in less than twenty.

That was written six years ago. I noticed from the papers just a short time ago that the last American Pacific liners have been sold to Japan, and that we are now without any

large liners in the Pacific,— or practically any merchant marine. It is quite possible, too, that we would be subject to attack in the west and attack in the east at the same time, and under those conditions the seriousness of the situation is doubled.

Just to quote again from Mr. Lea's book, to show the disadvantages we are under — I am not quoting this especially against Japan, but I think he puts the general situation much better than I could:

In the regular army and militia of the United States, the essentials of military organization on a war basis are absent. No staffs exist; no organization of units; no plans for mobilization; no means of transportation or caring for large bodies of troops, no military equipment nor means to produce it. While Japan has over fifty thousand scientifically trained military officers, the United States has less than four thousand. A war with Japan, necessitating the mobilization of a force equal to that which Japan could put in the field, would result in placing the American armies under the command of officers, ninety-two per cent of whom would be, not only wholly ignorant of the science of war, but, being appointed through political preference, would represent only an inferior quality of incapacity. Were it possible for the rank and file of the volunteer forces to be as efficient as the Japanese line, they would only be led to disaster and slaughter through the incompetence of their civilian officers.

Now, as to whether Japan is likely to attack us. They are a marvelous people, and they are a warlike people, and men who have studied this question warn us. Is it safe for us to go on hoping and trusting to luck and putting our feeling against that of people who have studied the question, even though they are a little over-zealous, perhaps? But I believe Mr. Lea had every reason to believe it when he said (I want to read another quotation):

Nearly fifteen years ago the value of the Hawaiian Islands, and the necessity of their possession to any nation who would be sovereign over the Pacific, was recognized by Japan. When this

Republic annexed the islands at that time, *Japan alone protested, and notified the American government that she would not then, nor at any time in the future, acquiesce in the control of the Hawaiian Islands by this nation.*

Mr. Hudson Maxim, in his book, which is written by a man who knows his subject and has given it a great deal of thought, is even more violent than Mr. Lea. He says:

Several years ago, I spoke at a luncheon of the Twentieth Century Club in Boston. I was seated beside a noted Japanese diplomat. He said: "Mr. Maxim, you have a Monroe Doctrine — America for the Americans. We also have a similar doctrine — Asia for the Asiatics; but we are not ready to enforce ours yet, and you are not ready, and are not likely to be ready, to enforce yours. A little later, we shall inquire by what logic you can proclaim America for the Americans, and disclaim our right equally to proclaim Asia for the Asiatics."

The Japanese are a far-seeing and patient people. They know how to wait, but they know also when to strike, and how to strike with the force of a Jovian thunderbolt. They are no longer merely a cute little picture-book people. They have risen with stupendous strides into a very eminent position as a world-power, a power to be reckoned with. They are different from us, but we have no right to consider them our inferiors. They may very possibly prove to be our superiors.

In the face of all that, and I must say that I share these apprehensions — I do not mean from the introduction Mr. Scott gave me to pass as an expert — but I have given the matter a good deal of thought and study, and it seems to me our situation is like a building without insurance when the building across the street is afire from cellar to attic, and the building in the rear has been smoldering for years.

The question is, what can be done in this matter? I would not undertake, especially in view of the fact that the President has just stated his views on that subject, to make any recommendation. The subject of adequate protection is highly technical, and as far as possible the people we have

entrusted with that duty should be consulted, and should be given as much voice in it as the form of our government will allow. We should seek the advice of experts, and if possible follow it.

As to the difficulties—and they are not small—in the first place, finances; and I might say here that I have the figures for 1914 of the actual expenditures. Our total army cost was \$173,000,000. There is in that an item of river and harbor improvements of \$48,000,000, leaving net \$125,000,000. Our naval establishment cost was \$140,000,000, making a total of \$265,000,000. And just in passing I might say that our pensions were \$173,000,000. Germany, which is perhaps the best prepared nation in the world, taking it all in all, expended on her army and navy the following: (I have taken here the average of estimates for the years 1909 to 1912, so as to avoid estimates just prior to this war and since the war began): Her navy cost \$208,000,000, and her army \$108,000,000, making a total of \$316,000,000 against ours of \$265,000,000. I think there are perhaps some hidden expenditures by Germany that would probably make those figures somewhat larger.

To obtain adequate defense of the United States, we must for the present disregard cost. We have got to have defense and pay for it. It is insurance, we need it badly, and we have got to pay the price; and then afterwards, after we get it, the question of trying to economize and organize is the same as trying to economize and organize the rest of the government, and is a problem similar to that Mr. McCormick has just spoken of.

There is another difficulty in this country, and that is the status of the military profession. Perhaps we do not realize it, but we look down on the profession of the soldier. Officers do not stand on the same basis with business men, and the enlisted men stand very little above ordinary laborers. I believe I am correct in stating that in Germany

the stand of the soldier is utterly different. Here an enlisted man in uniform has some difficulty in getting into places of amusement. There they get in at half price.

It seems to me that perhaps the most difficult part of our problem in this country is the lack of continuity of purpose in the administration, and I am going to quote from Mr. Lea's book just to illustrate. This, written in 1909:

The present navy, being the greatest ever possessed by this Republic, is an illustration of the evils of sporadic growth upon the debris piles of deterioration. Instead of it being the result of a national ideal, it was only gained through the strenuous efforts of the executive. Should this administration be succeeded by a non-militant one, then in less than four years the American navy will be the least efficient among the navies of the great powers.

The continuity of a nation's naval policy forms, in one phase, a truer basis for naval comparison between two powers.

In Japan the army and navy are placed above and beyond the reach of politics. Ministries may rise and fall, but the military and naval development goes on unhindered, co-existent with the life and greatness of the empire itself. But in this Republic, not only is there no continuity in naval development, but no freedom from political circumscription.

Just in passing, all our American history is written for Americans, written by Americans. If you go back to our military exploits, with the exception possibly of the last year of the Civil War, it is almost one list of trying to do with untrained troops, and their being badly defeated. We gave up our national capital at Washington to an inferior force of British, and in the attempted defense of it we lost, I think, five lives, and eleven men wounded, and then ran away.

The question arises here, what this club can do, if anything? I doubt if the club can do very much, as a body, but I feel that they can do a good deal individually. We should be willing to lend our names to such organizations as the Navy League and the National Security League, after a

careful investigation to see that they are in the right hands, as I think they are. The President has just put out a military and naval program. I think most people are agreed that is the least we should undertake. If that is to be pared in Congress, it will only give a paper protection. It will only be something in answer to the popular cry for protection and we will then forget the matter until somebody strikes us. You gentlemen should do all you can to prevent Congress reducing the President's program.

Possibly this Club could undertake, after careful consideration, with the approval of the military experts, to help in the establishment of a school for training officers in the West. At Fort Sheridan we have an excellent equipment to start with, and it seems to me that would be the most available place for an officers' school. They would come in contact with the West, which would be of great value. I make the suggestion that the Club consider whether they wish to do anything along this line.

PRESIDENT SCOTT: Thank you, Mr. Porter.

The next thing we have to do, gentlemen, is to discuss the by-laws that you have already discussed. At the annual meeting in April there was considerable discussion, and after the discussion had gone along for an hour, the hour had grown late, and either through a feeling that we never would get anywhere at that time, or because so many members were anxious to go home, the matter was put up to the Executive Committee.

Your Executive Committee has had a good many sessions on it. The one particular change that was discussed at the April meeting, you will recall, was the desirability of greater participation in the Club's affairs by men who were seemingly willing to be called old men, when they were really in their prime, and I do not know that there were any names called that night, but we all had several in mind that had

recently been transferred to the associate list. Some of them are here tonight that were not here that night, and I hope they will be aware of where I am looking and what I am saying. The minutes of that meeting are here. There are pages and pages of the discussion, and what your committee tried to do in offering you tonight a revision was to meet the argument that there should be but one class of members aside from that distinguished by the very limited membership or class of our retired members, and that therefore the associate list should be abolished, and that the men who had been transferred by the Executive Committee upon the request of active members, who were qualified to make the request — all those members should *go back into line*.

There then followed a general discussion of the by-laws of the Club, which resulted in a decision not to change the present by-laws. (For the record of the full discussion, please refer to the Secretary's minutes of this meeting.)

On motion duly made and seconded, the meeting adjourned.

TWO HUNDRED AND FORTY-FOURTH REGULAR MEETING

MONDAY, DECEMBER 13, 1915

Open Meeting: President Scott Presiding

Invocation: Rev. Edwin F. Snell

PROGRAM

MILITARY INSTRUCTION CAMPS

CITIZEN TRAINING CAMPS

Major General Leonard Wood, U. S. A.

PRESIDENT SCOTT: Every American who tries to appreciate what is going on in the world to-day must be tremendously concerned as to the outcome and influence of the tragedy upon our own lives and the future of our country. How shall we steer a course which shall credit our intelligence and our faith in government by the people?

We may agree that we will not seek gain by conquest — we cannot agree that we are to be immune from war. There are those who believe that the Monroe Doctrine is a certain menace to our peace, and there are just as many others who scoff at the suggestion. There are those who hold that our attitude toward Mexico is an irritation to Europe, which may cause us great and serious embarrassment, and there are others who smile at the idea. Some there are who believe that an inevitable conflict awaits us for the domination of the Pacific, while many others as sincerely believe that the American policy of fair dealing and honest, above-board diplomacy will insure permanent peace with the wonderful peoples of the Orient. There are those who be-

MILITARY INSTRUCTION CAMPS

lieve that a victorious army, no matter how impoverished its government, is greatly to be feared, and others believe that any nation emerging from the present war would be unable to prosecute another war, for years to come.

Shall we have a greater navy, a much greater navy, to defend our long coast lines and to safeguard our commerce? Shall we have an army something more than a police force? Shall we have a great increase in the militia, with a better appreciation of its worth? Shall we have universal military training? Shall we have a great military reserve force, engaged in constructive work — flood prevention, forestation, irrigation, reclamation, the building of highways and waterways?

Shall we pay as we go, or shall we let our preparation against an evil day run riot, and make our children and theirs for generations to come pay the cost?

In the mountains of New Hampshire, fifty-five years ago, was born a boy worthy of his ancestry. One may trace him to the first child of Plymouth Colony, and to a great-grandfather who commanded a company at Lexington, a regiment at Bunker Hill, and a brigade at Saratoga. One may trace him through college to the army; then through the famous Indian campaign which ended in the capture of Geronimo, the Apache chief; then in service in New Mexico, and Arizona; then as Colonel of the Rough Riders, through the battles of Las Guasimas and Santiago; his appointment as Governor of the Province of Santiago and, later, governor of the entire Island of Cuba, which afforded this remarkable man a field for the exercise of his splendid and noteworthy administrative ability; then for several years in the Philippines; again, as special Ambassador to Argentina, and finally as chief of staff of the army.

Favored alike by three Presidents — McKinley, Roosevelt and Taft—our guest of honor is the ranking officer of the army of the United States. To the problems, some of

which I have suggested, he has brought not only his technical training as a soldier, but the learning of a scholar and a historian, and the insight and prophetic grasp of a statesman.

The Commercial Club welcomes General Wood, with grateful and affectionate regard and highest respect. He will speak to us on military instruction camps and citizen training camps. General Wood.

MAJOR GENERAL LEONARD WOOD: Mr. Chairman, gentlemen of the Commercial Club of Chicago:

It is a great pleasure to be here tonight, not only to meet you, but to realize that there is so much interest in this matter of military training and instruction. It is also a great pleasure to meet again so many old friends, not only in the army, but out of it, especially my old chief, Judge Dickinson, whose keen interest in this matter of military preparedness you all know; and also President James, who is conducting a really great work in the way of training young men so that they may perform efficiently their duty as citizen soldiers if there comes a time when such service is needed.

We refer frequently to the advice of our first Presidents whenever we want to use it on any subject except that of military preparedness. If you read the papers of the Presidents, especially the early Presidents, you will find one true note which runs through most of those which refer to the nation's policy; it is the note of warning as to the vital necessity of some form of readiness for possible trouble — for war.

Most of them refer to a citizenry trained and skilled in arms. They speak of it as the militia. But it was not the militia as we know it today. It was the militia, the real militia, which is all men from 18 to 45. They advocated thorough training, and all of them advised us if we wanted to secure peace we must be prepared for war.

Adams, you remember, said very tersely that the only

prevention of war is preparation for it. Jefferson, after various expressions of opinion, finally came to the conclusion that we must take steps to be thoroughly prepared against possible war, and he advised, as you remember, in his fifth annual address, raising, organizing, and arming 300,000 men, so that they would be ready for defense whenever and wherever needed; and in a letter to Monroe, written only about thirteen or fourteen months before the disgraceful fiasco at Washington, resulting in its capture by a force of about half of that of its defenders, with a loss of eight killed and eleven wounded, he advocated classifying and training our entire male population. He also said: "We must make military instruction a regular part of collegiate education; we can never be safe till this is done."

President Washington urged specifically that we should each and all prepare, and he said that under our social organization each man must bear the burden of military responsibility.

Now, if advice of that sort was pertinent and necessary at that time, when no nation on earth had a large standing army or was organized in the sense in which countries are organized today; when the ocean presented a real barrier, not as it does now, the most ready means of communication, once sea control is lost; when the arms of war were few and simple in character, and easily made, and when our fathers knew, most of them, how to use the musket, and a good many of them used it to get a part of their daily food—if it was important then, how much more important is it now when steam has divided distance and time by ten, when the arms of war are exceedingly intricate and it takes a long time to make them and still longer to use them with skill. When every great nation in the world except China and ourselves is organized thoroughly for possible war, nor for war so much as to prevent it, how much more necessary is it now that we should pay heed to that advice.

We have remained without organization, without adequate equipment, without any sufficient plan of organized preparation. We know nothing about real national organization, and never have even seriously considered it, except perhaps a few soldiers who have been considered fanatics.

Three years ago you were told that war was over, that there was no possibility of its occurring again, that it was the last appearance of war. Those of you who read your history know that that was the story after every great war; men wanted peace, and yet the change has been little except perhaps the wars have come less frequently, and are much more extensive when they do come.

If the advice of our Presidents was sound when given, it is sound today, and it is up to all of us to consider this matter seriously, not as a preparation for war. Let us put it another way, and say it is preparation against war, which it really is; because the strong man armed is certainly to be more feared than the fat man asleep. And we are a fat man, a rich one, and unarmed and not more than half awake.

There are a number of things — while we are talking frankly among ourselves — we ought to give serious heed to. We possess no peculiar qualities as a people that distinguish us above others as soldiers. We have good material for soldiers, as good as any nation. Our form of government produces initiative, which, when properly controlled and trained, helps make good soldiers. We are not a pure race. The blood of all peoples flows in our veins. We are no braver nor better than the men who are dying by the tens of thousands for that which they believe to be right. Our attitude is that of a nation trusting to chance. We think somehow we will meet any emergency of war. We don't know how. We think Mr. Edison, or some other remarkable person, will produce some form of electric current or something which will destroy the enemy's ships in mid-ocean. We don't know how it is going to be done, but we

think it will be done. We are shirking, not facing, the responsibility.

Now, none of those wonder-things are going to be done. There is nothing to take the place of that which God has given us — man; man trained and ready with the best arms invention and the age can give him. This is what we must depend on. You must remember that no untrained man can defeat an equally good man trained and ready. This is what we want to bring home to ourselves.

We are not a superior military people. We have never yet in history engaged in war with a first-class power unaided. We went into the Revolutionary War trusting to the volunteer system. Far be it from me to disparage the volunteer spirit. It is a perfectly splendid thing. We like to see people volunteer to do what is right. The spirit is splendid, but the system is dangerous. There are many things for which detailed preparation must be made in advance and nothing left to chance. The onrush of modern war, initiated by a well-prepared, thoroughly organized enemy, leaves no time for the volunteer to prepare, be he ever so willing. The fullest preparation must be made in advance or success will be most costly in blood and treasure, even if attained. We trusted to the militia and the volunteer system in the Revolution. Nearly 400,000 men were engaged in that war first and last, yet Washington seldom had a strong force, never a highly efficient one. Read Washington's letters written to Cambridge. They bear testimony to the struggles, bickerings, desertions. They show how defective is the volunteer system. You and I were so taught in school that we gained the idea that an intense spirit of patriotism pervaded the country. We looked back to those days as the days when all men were flocking into the Continental Army. But what are the real facts of that struggle? The largest force we had during the war was in 1776. Then we had 89,000 troops; 47,000

Continental, short term regular troops, as they were in that day, and 42,000 militia. That force diminished year by year. It did not grow stronger with the war, but it grew weaker as the war went on.

We find Washington's strong warning written in the early days of the war, advising strongly against the volunteer system and the bounty. He said in effect never to trust it, that the best men will come first and then as their members diminish other means must be adopted, and this during the confusion of war.

If you are opposed by an organized force you are going to lose. Our forces dwindled year by year until in 1781 it numbered a trifle over 28,000 men.

Those are the disagreeable facts, but they are worth remembering. That was the period we love to think we were an all-American and intensely patriotic people. Had it not been for the strong assistance of France and the indifference of England, what would have been the result? England fought the war with half-hearted interest, as every soldier and military student knows who has studied the campaign. We won, it's true, but we were aided by lack of vigor in the English campaign and the great assistance given by France. Washington never had a reasonably efficient or effective force, when the numbers enrolled are considered. As he indicates again and again in his letters: "If we could only hold our men long enough to train and discipline them, the things that have happened would not have happened." The war would have been shorter and the expenditure of life and treasure less.

We went into the war of 1812-1814. We had forgotten the lessons of the Revolution, and we trusted again to the volunteer idea. Good men came at first. They stayed a short time. Other men came and went. We put into that war 527,000 men. The largest British regular force in this country at one time was 16,800 and odd men. They had

also a force of militia and Indians. With the exception of the battle at Lundy's Lane and a minor success on the Thames, we had practically no important successes on land except the Battle of New Orleans, fought after the war. Here the British met men more skilled in the use of arms, well led, and in a strong position.

The men who defended Washington were good men. They came from sections which furnished some of the best troops of the Revolution, but they were untrained and undisciplined, and they could not stand up against even a small force of trained troops. They abandoned their Capitol with a loss of 8 killed and 11 wounded.

The most important event in the way of military organization which preceded the war of 1814 was the establishment of West Point in 1805. Here we started on a secure foundation to train a small number of officers. I wonder how many of us had impressed on us in school and college the fact that during the war of 1812-1814, England was doing just what she is doing today, fighting the biggest military power in Europe. She was then engaged in a tremendous struggle with Napoleon, which ended with his going to Elba. She sent against us only a small force. We did not defeat England unaided in the war of 1812-1814. What did we gain? Was the right of search abandoned?

We went into the war with Mexico, where we fortunately had our troops long enough in hand and had them far enough from home to escape the effects of political influence. We had many of the best officers that ever wore the uniform; many of them later became the great leaders in the Civil War. We met an inferior enemy, untrained, and we won very handily. It was a well-handled campaign, but it was not in any sense a great war.

In the Civil War we started in again with the volunteer system and militia. The South fought the war as a nation; she exercised far stronger control over her units. We fought

as a rather loosely jointed confederacy, the Governors of the states maintaining to a great extent control over their officers and their volunteers.

After two years we developed two splendid armies, but no soldier doubts for a moment that had either side had 30,000 well-disciplined, well-trained troops there could have been but one end. But there were few disciplined troops. The regular army was small. What there was of it formed a good nucleus for the Northern army, but it was very small and scattered widely.

We put into that war, North and South, something over four million men. We had a huge list of desertions. What did it indicate? An entire lack or a great lack of the sense of individual responsibility for soldier service to the nation. The South had — although their records are incomplete — about the same proportion of desertions. Good men stayed on, and fought to the end.

The South went to the draft one year after the war started; first the men from 18 to 35 and then extended it from 18 to 45, and later to a still greater extent. The North came to the draft first with the order of August, 1862, and the general draft the next year. In the war of 1812-1814 we went to the most vicious and dangerous of all systems — the bounty — as we did in the Revolutionary War. We also in the latter war offered freedom to negroes if they would enlist, and did everything to get men. In 1812-1814 we had no adequate army during the war, and our campaign on land was a series of failures.

Imagine our condition if we had had to meet an organized military force in the early days of the Civil War. You can imagine what would have happened if our troops had met highly organized troops. There would have been only one result. The good troops would have gone where they wished.

We cannot compare our volunteer system to the old

volunteer fire department, which used to serve our cities. Because in that the men got their training and apparatus and organization before the fire; whereas, under our volunteer system we proceed quite in the reverse manner. Our volunteer system is comparable only to the fire department organized after the fire has started. We have always called our troops after war has started or was upon us.

That was less dangerous when there were no great organized forces anywhere, or when we were fighting among ourselves or the people to the south of us. It is a system that will spell disaster in a real war with a first-class power, organized and ready.

That is an experience still before us. We have never engaged in a war with a highly organized power ready for war. The idea that untrained men can fight trained men successfully is nonsense. You should remember what Light Horse Harry Lee said in effect at the end of the Revolution: "The nation that sends its men undisciplined and untrained to meet equally good men trained and disciplined is guilty of murder." Those words were true then and are true today. We know that the best class of youngsters in our country are going to fight, if we have a war. And it behooves us not only as men of intelligence but also as humane men — let us leave aside the question of patriotism for the minute, and take the side of humanity — if these youngsters are going to make a sacrifice of their lives, let us see to it that it is an efficient sacrifice and not a useless one.

If in one of our universities there were a lot of men who were good material for crew or football, who said, "Oh, yes, we will play football or row, but we won't train; we are naturally players; we will turn out and beat any team which comes here," such statement would brand them as fools. Experience has taught us that in sport, training must be thorough if we are to win.

It is as true in war as in sport.

Why should we assume that untrained men can go out on the morning of a campaign against an army of trained men, and win? Such an assumption is the wildest folly. We don't want you to have to attempt to do it. There is not an officer in the army or navy who wants war. We are just as humane as you, quite as domestic — perhaps more so.

We are only your paid servants, doing all we can to serve you with the instruments you give us. We are professional men, charged with doing certain things — i.e., most of the nation's military work in peace and the working out of plans for its service in war — and we have given the question much thought and study, but we do not get much satisfaction, because we have not the tools to work with. But we are trying to do the best we can with the means at hand.

We don't make war. You are the men who make war. It is the commerce of the world which makes war, not the army or navy officer. It is generally, at the bottom, commerce.

When the trouble comes, you are going to turn to us and say: "What are you going to do?" We want you to think of this question in advance. What can we do if there are no preparations in advance? When one of you gentlemen are going to organize some great business, do you attempt to organize it without resources or credit or anything else? We cannot hastily organize our army or equip it — all must be planned for in advance. There is one thing that you gentlemen must bring home to yourselves. It is the appreciation of the obligation for soldier's duty in case of need. We all spend a lot of time teaching our boys in schools and colleges their civic obligations, but how much are they taught their military obligations? Some of our schools want all reference to war taken out of our school histories. You know there is little real discussion between teacher and

pupil about each citizen's obligation in case of war. And yet what man can escape the conviction that in a free democracy founded upon manhood suffrage there must be manhood obligation. I cannot see any possible line of escape. Are you going to vote through your duly elected representatives for war and then volunteer to let somebody else do the fighting for you? Manhood suffrage carries with it manhood obligation for service, not necessarily to the extent of carrying a rifle; it may be some other line of service, for the army is a great composite mass. You might compare it to a heavy knife blade. The edge represents the fighting force and the mass of steel behind it is the body out of which the edge is renewed as it is worn away. It represents the reserves of men, of transportation, communication, and supplies, and the one hundred and one things you must have to keep up the strength to push the fighting line on to success. That is the sort of organization the great nations have, so that in case they have misfortune or get into trouble, every man knows where his place is. It would be the height of folly to take some manager of a great railroad or a man who has charge of the traffic department and put him in the field artillery. We want to keep him at work in his own line, but in the uniform of an officer, doing the work he is best trained to do.

We must think much and do much in the way of organization. We must know the resources of the country, what and where they are, when and how available. Little or nothing is known about them in an exact way. One of the representatives of a great research laboratory came to me a few months ago and said: "We have been making a careful study of our resources. We have found much lacking in the way of exact information and little we can lay our hands upon to help us, and we are going to analyze the military resources of this country. What do you think about it?" I said, "Go ahead." It has been very interesting how many

walls they have run against — limitations on all sides, due to lack of preparation and organization. Nitrates for example: our nitrates come mostly from over the sea and the supply depends now on sea control. You can make synthetic nitrogen if you have time to build your machinery. What has limited the manufacture of the arms? The limited amount of high-speed tool steel is one thing. Fuses for high explosive shell and shrapnel — few know how to make them. In the fighting tools we are as yet practically an unimportant contributor to the European supply.

Next spring when our factories are going we shall be able to put out a large supply of all things, but mind you, for sixteen months we have been able to put out but very little.

Another dangerous feature of the situation is that practically all our great arms plants and powder-making establishments are on or near the eastern seaboard. They should be located, some of them at least, well in the interior. You can appreciate how unfortunate the situation is when you remember that the area included in a line which begins at Boston, includes Watertown and Springfield, Mass., swings around to Watervliet, N. Y., and Bethlehem, Pa., coming out at Baltimore, includes practically 90 per cent of the rifle-making, cannon-making and powder-making plants in the country. In other words, the munitions plants are very largely in this limited area, the great bulk of them very near the seacoast. In your own vicinity there is only one large plant, the Government arsenal at Rock Island. A policy should be initiated looking to the proper location of these plants.

If we lost the relatively small area above referred to, we should be reduced to the condition of prehistoric man, so far as arms in modern war is concerned. We could not build machines and make arms in time for them to be of any service to us in case of an attack by a strong force. These are some of the things which we in this country must

consider seriously. We must take up earnestly the great question of organization of our resources in order that we may be prepared against war.

There is not a man here who wants war. I believe that every man present believes in earnestly attempting to settle disputes by arbitration; but I doubt if there is a man here who does not realize that there are many questions which cannot be arbitrated, much as we may desire to so dispose of them, for, as was truly set forth by a preacher from this section of the country in a very good article which appeared in the *Atlantic Monthly* two years ago, "As long as men have honest convictions, dream dreams and see visions, they will fight." God pity us when we do none of these things. The preacher was right.

Now, we don't want a large army in this country — a large standing army. It was not the opinion of the general staff for four years, and I do not think it is now. We want a first-class navy, because a navy to be effective has not only to perform functions that you people think of in connection with the navy, but it has to cover remote trade routes, and if it is handled as it should be it must keep the enemy out of our trade routes and off our coast. Strike him far afield. This means a strong navy, always ready to the minute.

We must have an adequate garrison in the Philippines, and in the Hawaiian Islands. Whoever holds the Hawaiian Islands holds the trade route of the Pacific. There is no doubt about this. They are also one of the main defenses of the Pacific Coast. We need a garrison at Panama. We have there a priceless instrument of commerce and a weapon of war so valuable that we cannot permit it to be outside of our secure grasp. We keep some men in Alaska — perhaps eventually a considerable garrison will be kept there. We have a regiment in Porto Rico, and we may need more there.

In the United States we must have adequate coast

artillery, and we must have men well trained in the use of the guns, mines, etc. We must have a mobile army big enough to furnish an expeditionary force to the south, if we need; such as we sent to Cuba in 1898, and large enough to furnish a training nucleus for our own reserves and national guard, or whatever we may evolve.

We must have behind that trained army a good force of reserves, men and material. You cannot make things in a hurry in these days. Take the lessons of this war: although we are demanding and receiving top prices — prices far in excess of cost — we cannot yet build supplies in great quantities because we are not organized to do so. It is true that we may soon be able to put out some seven or eight thousand rifles a day, but remember we have had nearly a year and a half to do it, and every incentive in the way of top prices, and we have had a condition of peace.

We have about 30,000 mobile troops in the United States, a little over twice the police force of New York. We have one hundred and five or one hundred and six thousand — probably one hundred and five thousand — militia actually enrolled. It is highly commendatory to say that sixty thousand of them could be gotten together in thirty days in reasonably effective condition. Let us unite them with the thirty thousand of the mobile army, and we have ninety thousand troops. What sort of troops will they be? They never will have been together before. There won't be a general in the service who has handled a large body of men in war or maneuvers. There will be no supply officer in the service who has supplied a large body of men in the field. There will be no transportation officer in the service who has had experience in transporting a large body of men. The troops themselves never will have worked together as an army.

Is it a large force? It is a force that you could put in the Yale Bowl, and every man have a comfortable seat. And

it is gathered from distant Washington to the tip of Florida and from Southern California to Maine.

Now, what is the reserve force of the United States to-day? Thanks to a wonderful law governing enlistments, which was put over — put through would perhaps be better — over is all right — against the protest of the Secretary of War, the Chief of Staff, War College, and opinions of all the service schools, providing for a reserve and making it impossible to get one. We have, after nearly three years of effort, seventeen reservists. We need about two hundred and fifty thousand.

We need a reserve of trained men behind the regular army. We need a trained reserve behind the militia. Probably the reserve will be in the end a federal reserve for both, because our states will say that the peace strength of the militia is sufficient for their purposes and that if we desire sufficient reservists to bring the militia to war strength the Federal Government must pay for them.

Be this as it may, we must have an adequate reserve, and we must have a law which will make a reserve possible and an enlistment act which will make a reserve possible. That should be an enlistment with no minimum period. What we are after is trained men. We want to get an enlistment act under which, whenever a man is, in the opinion of his officers, a well-trained soldier, he can be transferred to the reserves. Under such a system we will be able to get a grade of men who are willing to come in and fit themselves for reserve service. There is no uncertainty about the fitness of men under this system, because the determination of the man's fitness is passed upon by the officers of the regular army. You may be quite sure that they will not let him go into the reserves until he is fit to go. The men who desire longer service, to make the army a career, will furnish the long-time men for the Philippines, Porto Rico, and Hawaii.

A word about the local militia and schools. You are starting a battery or two here. Give them all the backing you can. Back up your Northwestern Academy, which is doing good work, and everything which makes for military training. All need your help. In your great University of Illinois you have one of the finest military establishments of any of our colleges. It is probably the largest in the country, about two thousand men under arms.

You have there a pacific president with a good military instinct. Back up your militia as long as we have it. It is quite like anything else in a community. Its efficiency represents your interest in it. It is as good as your interest makes it.

You gentlemen here, most of you here, I imagine, are men who employ other men, and a good many of them are in the militia. Now, the militiaman has a rather hard time. The labor unions are against him, and too often the employer of labor discriminates against him. For this reason: Take two equally good men in a concern. One is in the militia, who has to be away two weeks in summer. A vacancy occurs. The employer says: "Here is A, he's off during the summer. He isn't here. I guess we will have to take B. He is here all the time." The militiaman gets the short end of the deal too often.

Back him up as much as you can. Make service in the militia advantageous, if you can. Make it a real benefit to the men. Try to help them to go to their camps. They are laboring under big handicaps. They are not a tremendous force at present, and they know it. It is not their fault; it is the fault of the law under which they are working. The militia represents in every state an independent army working under its governor. There is nothing to prevent him mustering out the entire militia in a night and putting in new men. There is nothing to prevent it.

We must federalize the militia, transfer it to federal

control, or else it cannot be a dependable force. The best militia officers are practically in accord on that subject.

Now, when you have succeeded in getting reserves, your army and militia filled, you will probably have three hundred and fifty or three hundred and sixty thousand men. Not more than that. You must remember that you had a million and a quarter soldiers (North and South) at the end of the Civil War fifty years ago, with not much more than one-third of the population of today.

We had no great oversea countries that were prepared; no such keen commercial competition such as we have today, and had not nearly as much responsibility as at present.

Now, there are millions of men of military age and capacity who are outside of the militia and outside of the regular army; they must be trained. The question is, How are you going to train them? All sorts of schemes have been proposed, but they all come down to one, and that is general military training. You cannot escape it; if you want the army of an autocracy — one that you hire — go on as you are, neglecting to instill into your youth and men the vital principles of manhood service. You will fail when you meet in war a nation whose men recognize their obligation for service.

The army of a true democracy, of representative Government, is the people, all men who are fit to bear arms. If you are going to hire an army, then the game is up. You see one great country now whose failure to have an army which included all men fit to bear arms and whose failure to be ready is causing the destruction of much that is best of the manhood of the country.

Now, we have two systems under which we can train men without departing from our ideals. One is the Australian, the better of the two to my mind, and the other is the Swiss. I say the Australian is the better of the two because we are not highly enough developed, from a standpoint

of individual obligation, to attempt the Swiss system now. The Swiss system is one under which the boy does everything of his own volition under a patriotic impulse until he is eighteen; he comes up to his eighteenth year a good rifle shot, with a good idea of the fundamentals of military drill. If he fails, he has to pay for failure and he is, unless there is the best of reasons for his failure, a man dishonored.

Under the Australian system the boy is given calisthenics in school from twelve to fourteen years. At the age of fourteen he begins with rifle shooting, including the elements of military drill, and later other things tending to military training. He works under this system until he is eighteen, at which time he is trained about as well as is the Swiss boy. Both of them get about the same training our advanced boy scouts get, plus rifle shooting, map reading, and other work.

Their training is such and under such conditions that it does not interfere with their economic lives or scholastic work in any way. It is done mostly in vacation time. When they reach their eighteenth year they receive practically three months intensive training. It varies for the different arms.

Then the young man is put into what is called the citizens' soldiery, and remains in that body until he is about thirty-one. Those men are not in uniform except for the brief training period each year, but they have been trained and are ready if they are wanted; and they are grouped into organizations—they have prepared to discharge their obligations as men, if the nation needs them, and are not expecting to volunteer to let someone else do it for them.

Remember, when I am speaking of training these men I am not speaking of the officers and non-commissioned officers, who have to receive special training much longer than the men. The entire training is a service to the nation, rendered without regard to pay. It is due largely to the recognition of the obligation for service. A man owes a

soldier's duty to his country just as much as a civic duty. Switzerland can turn out two hundred and twenty thousand men in thirty-six hours, and under pressure she can put out five hundred thousand in ten days. Australia is proceeding under the same system. Their troops are a splendid lot.

Supposing we had a system under which the states could bring to the nation the boys with the training of an advanced boy scout, plus rifle shooting, map reading, and the elements of military drill. We should be able to turn out five hundred and fifty thousand of them each year, fit for military service, after exempting the unfit. We should be able to say to the people that their period of first line reserve begins with the eighteenth year and ends on the twenty-fifth birthday — seven years, which is perhaps the period of physical best and is that of minimum dependent responsibility. Few men are married at twenty-five and few men are at the head of important business. They would be the group called upon in case of war; they would be young men from the age of eighteen to twenty-five years.

Now, what would be the economic effect of that sort of training? Have any of you men any doubt as to the economic efficiency, physical and moral efficiency, which is gained by thorough discipline? Is there anything more needed in this country than the discipline of the average American youth? The murder rate last year was 124 per million as against about twelve in Switzerland. Training and discipline will do immense good. Any student of economics will tell you there is a great gain economically through discipline and training. Men or youths so trained do things promptly when told and as told. Their bodies are better developed; they start life with better reserve of physical energy, and they appreciate their responsibility to the nation. You have a more efficient people, a lower criminal rate, and a much higher order of citizenship, because your men feel that they are a part of the state and

owe to it the obligation of service. Such men do not claim that the state owes them a living. There is not enough appreciation in this country of one's individual responsibility toward the state, and that is what we must build up.

I am not preaching a sermon; I am telling you what I think. I believe that we must turn our attention very seriously to these things. We cannot hire armies.

I receive very often the most idiotic letters on this question. Letters from people who have made the discovery that we could make the army up of negroes, the idea being that it would help the negro and relieve the white man of fighting. It would also relieve the white man of everything else in a short time. There is one man who wrote me recently to consider again the advisability of making up our army of immigrants and teaching them the English language and the duties of citizenship while training in the army. That is not quite so bad, but it will not be an American army.

I was in Boston the other day and met there a woman who was very much interested in stopping the war — with a little more dignity than Henry Ford. She asked me to tell her against whom we were preparing. I said: "That is easy. I will tell you, if you will do something for me." She agreed, and I said: "Go down and ask the Captain of any trans-Atlantic steamer what particular gale of wind he is carrying life-boats for. And if he tells you, I will answer your question." She colored up a bit and said, "I understand." We each kept our secret.

Another thing. We have no trained officers for the army, the volunteer army. That is a serious thing. Even when we have our regulars and the militia, with a good reserve, we must train from 45,000 to 50,000 reserve officers.

With a good reserve of officers we shall have taken a long step forward. Even if we do not get the men at first, we

must have officers. We cannot get trained officers in a hurry; we must train them in peace time. In this question of training officers comes up the question of training-camps. We have what are known as land grant colleges in every state. These colleges were established by the federal government in all the states under an Act of 1862, the Morrrell Act. One of the purposes of the establishment of these colleges was to teach military tactics. At these institutions we have about thirty thousand students who have received or are receiving military training. There are also institutions of a semi-private character, like the Virginia Military Institute, the Pennsylvania State Military College, and Norwich University, speaking of the institutions of the college type; also schools like your Northwestern Academy, Culver, and many others, at which we have about ten thousand men. Thus we have about forty thousand men under officers of the army at institutions at which military instruction is given. This means, eliminating those who fail to complete the course, a graduation class of about 8,500 a year. From these we ought to secure at least 6,000 for a period of intensive training of at least five weeks in camp under regular officers and alongside of regular troops at the end of their sophomore and junior years.

This practical training is essential, no matter how good the work has been at the college or school. We have many men at the non-military colleges and universities who are also keen to come to the training camps. We should get hold of as many of these as practicable, especially those from the universities which have maintained a course in the military art, and give them not less than two periods of intensive training of five weeks each. Men of this general type, with the training that these men from the military colleges and non-military colleges maintaining military courses receive, will make very good officers in the grade of Lieutenant. From this general group of men we should

strive to select each year about 1,000 for attachment to the regular army for a year's service, under a temporary commission as Second Lieutenant. They should receive the full pay and allowance of a Second Lieutenant, and should be divided among the different arms: Infantry, Cavalry, Field Artillery, Coast Artillery, Engineers, Signal Troops, Quartermaster's Department, etc. Men of this class, after a year's service in the army, would be qualified as Captains of reserves and, in many instances for the grade of junior field officer, for they would be men who have been under the observation of our officers for two years in college, two periods in camp, and for a year with the regular service.

From this group, on the completion of their year in the regular service, we should select as many as possible of the men who desire to come into the army permanently as officers. They would, of course, have to take the prescribed mental examination and would enter as Second Lieutenants. Possibly they might receive credit for their year's service under temporary commission, if such services had been satisfactory. With this wealth of material and almost all the machinery for using it, we ought to make the best possible use of it and push the training of reserve officers forward with all practicable vigor until we have at least 45,000 of such officers. This training camp idea started with the students' military instruction camps, as they were called, the first of which was held in 1913. The purpose was not only the military training of the young men who attended, but the formation of habits of regularity and promptness, and above everything else, the establishment in the university from which they came of sound ideas of military policy, military needs, etc. Realizing that these young men eventually would have a widespread interest in establishing a sound military policy, the Presidents of many of the leading universities united to aid in directing this movement, as

members of an Advisory Board of College Presidents. The Board consists at present of the following:

President James, of the University of Illinois,
President Wheeler, of the University of California,
President Hitchins, of the University of Wisconsin,
President Lowell, of Harvard,
President Hadley, of Yale,
President John Finley, who is head of educational matters in New York,
President Nichols, of the Virginia Military Institute,
President Denny, of the University of Alabama,
President Knight, of the University of the South,
President Schurman, of Cornell,
President Garfield, of Williams.

Under the wise direction and with the assistance of this most excellent Board, these camps have made rapid progress. To them come many men who had passed the college age. Last summer the movement developed so that they were extended in the form of what is known as military training camps or business men's camps. I believe this movement is going to progress. The testimony is practically unanimous as to the benefit which the men themselves have received from the standpoint of physical improvement and also from the standpoint of discipline, knowledge of how to take care of one's self in camp, camp sanitation, etc. From the military officers who have had charge of the training of these men have come the most favorable reports as to the possibilities of their development into reserve officers.

The young men themselves have not left camp with any idea that they are trained officers, but rather with the conviction of how little they know and how much there is to learn, and yet they have had far more training than any of our previous volunteer officers, except those who have served in the regular army, or for a long time in the militia

or volunteers. They have learned a good deal of our military history, and they have had impressed upon them that the soldier side of citizenship is an important one and one which cannot be divorced from the exercise of suffrage, so far as able-bodied men of proper age are concerned.

Just one word in closing. We do not any of us want war; we are all agreed upon that. There are thousands of things in this world which we would avoid, but have to meet. The world is governed pretty much, after all, by one great rule; that is, the survival of the fittest. It governs in business; it governs in States, and its influence extends to the lower classes of animal life. God has given us certain senses — eyes to see, ears to hear, and memory with which to carry from the lessons of the past something of wisdom for our guidance today and for the shaping of our policy for the future. If we do not use intelligently the faculties given us, if we deny evidence of what we see and hear, the responsibility is ours.

It is incumbent upon us, if we want to hand down to our children those benefits which we received from our fathers, to take heed of things that are going on about us, and not sit idle and unprepared, dreaming of the ideal and failing to be ready to meet the actual. There is nothing in the world to save you if you don't save yourselves.

PRESIDENT SCOTT: General Wood, you don't need to have me voice the thanks of your audience. We are greatly indebted to you for your coming to us and for your message.

GENERAL WOOD: Just one word more about summer camps. They are excellent. I hope next year to see them in every department, and that we shall have thousands of men in attendance. The War Department is interested in the matter, and while you have heard more of the camps in the Eastern Department I believe the same spirit prevails

here, and that it will prevail everywhere once the value of these camps is understood. It is good training and the boys who come will return better citizens, physically and morally, as well as from the standpoint of economic efficiency.

The Government is about to consider this whole question of the training of officers and the preparing of troops, and I feel confident that these training camps will play an important part in whatever plan is adopted. Do everything you can to help build up these training camps. They will greatly assist in solving the big questions which confront us.

PRESIDENT SCOTT: We stand adjourned.

TWO HUNDRED AND FORTY-FIFTH REGULAR MEETING

SATURDAY, JANUARY 8, 1916

Closed Meeting: President Scott Presiding

PROGRAM

STATE BUDGET AND EFFICIENCY

Mr. Homer A. Stillwell

GENERAL DISCUSSION OF DANIELS CORRESPONDENCE.

PRESIDENT SCOTT: At the November meeting, after Mr. Medill McCormick had given us some idea of the inefficiency of our state government and a possible cure for it through a campaign of education, he asked that the Executive Committee name a committee which would co-operate in the first instance with the Association of Commerce to ascertain if possible what plan they would undertake, if any, in the matter. It has been rather difficult during the holiday season to get these committees together to make a definite report, but Mr. Stillwell, of our committee, which consisted of himself, Mr. Hall, Mr. Wheeler, Mr. Shedd, Mr. Eckhart, Mr. Elting, and Mr. Forgan, will now speak to you regarding the conference they have had.

MR. HOMER A. STILLWELL: Mr. President, I assumed the temporary chairmanship of this committee upon the urgent request of the president of the Club, with the understanding that the permanent chairman should be selected later by him.

As Mr. Scott has already said, this subject came to the

Association of Commerce at rather an inopportune time, for two reasons: first, on account of the Christmas holidays; and secondly, on account of the fact that the Association is just changing officers at this time. However, at an early informal meeting, immediately after the organization of your committee, we met with sufficient encouragement from the president-elect of the Association of Commerce, Mr. O'Leary, to warrant our getting the joint committee together on Thursday of last week, the day Mr. Scott left for Washington.

Mr. O'Leary at the original meeting showed not only quite an interest in the subject, but, as we were prepared to find in a man of his general knowledge, quite a knowledge of the subject itself. It did not come to him as a new thought at all, because he had been in conference or at least had been in touch with some of the members of the Committee on Efficiency and Economy, on the subject, during the year past, although quite informally, and therefore, as I say, he was pretty well acquainted with the subject matter of our meeting. So much so, that he took it upon himself, although still not in active office, to appoint a committee, and a very strong committee, from the Association of Commerce, men who are competent to reason upon the subject.

The result was that we had a meeting on Thursday at which not only nearly all the members of our committee were present, but I think all of the members of the Association of Commerce committee were present. The outcome of that meeting was that they hoped our committee would be continued along until we could have another meeting, at least. We were unfortunate in our meeting, in that Mr. McCormick was not available, he being out of the city. I tried to get him, but failed. The consensus of opinion of the joint committee was that at the next meeting of the committee it was important that Mr. McCormick should be there.

While the Association of Commerce committee was interested in the subject, they differed somewhat; that is to say, the committee itself differed somewhat as to the method of procedure, some of them holding that the time was inopportune and others holding that the time was quite opportune, as Mr. McCormick tells us it is.

Another matter that came up in our conference was a special one which was dwelt upon quite at length; namely, as to the importance of possibly making a survey of the situation before any educational campaign is undertaken. In other words, the Association of Commerce felt that we ought to know concretely what our troubles are and then set out to bring about a definite program or present to the country in an educational way something like a concrete and definite plan of procedure. It was in this respect that we missed Mr. McCormick very much, because, while the subject was one that the other side knew considerable about, they were at sea as to things concretely. There was no particular plan offered as to how a survey should be made, in the event of the present legislative committee on efficiency and economy not having sufficiently surveyed the work with a view to presenting a plan of procedure. We took particular pains at both of these meetings to say to the Association of Commerce that, while this was a thought that had originated in the club through one of its members, Mr. McCormick, the club believed it was not just the body to present this matter to Springfield or even to the downstate organizations. We said that we believed the Association of Commerce could do that work very, very much better, and I think they appreciated our viewpoint, and agreed with us that perhaps their larger body and, I might say, more democratic body, would be the one which could probably do the work to the best advantage.

The result of the meeting, as I say, was, that their request was that we say they were interested in the subject

and should like to discuss it somewhat more fully, and that they hoped our committee would be continued for the present for the purpose of having another conference after they had studied the subject somewhat more at length.

I am going to suggest that if you do conclude to continue the committee, that Mr. McCormick hold himself in readiness for some day next week to come before that joint committee and give the committee his story at first hand, and I feel very confident that he will gain for the cause the very warm support of the Association of Commerce committee.

They regret, however, that this Club feels it should remain altogether in the background, or worse than that, remain out of the work entirely. They would feel very much better if we could give them some moral support at least. I think that they would be inclined to take up the burden of this work a little more hopefully and a little more earnestly if this Club felt it could in some way stand back of them. We made it very clear to them that the purpose of your committee was to present the matter to the Association of Commerce and that there our activities at least would cease for very good reasons. That is a matter for the Club to determine, of course, as to how far, if at all, this Club wants to join with the Association of Commerce in prosecuting the work. It is not going to be a simple matter to convince the Association of Commerce committee that this is the opportune time to present this work. The argument was made by some of the members of the committee that, owing to the great political activities of the coming year and the further fact that we could not hope to get any legislative action this year, any educational work at this time might be lost with reference to the 1917 legislature. However, there was a division of opinion on that; it was just as strongly held that Mr. McCormick was right in believing that this is none too early to begin the work. I said it was going to be difficult to harmonize them on that point, but after all I think it

may not be. I think Mr. McCormick's presentation of the subject will probably cement them on that one important point, and that was the one point that we seemed to be somewhat at sea about. On the whole general proposition there was sympathy.

It was held, however, that our local situation offered a great opportunity here for consolidation work and that perhaps it was more important to Chicago that that be taken up at this time rather than a statewide campaign.

I am trying to present the lights and shadows of the conference, is all. We came to no conclusion except that they were all interested and asked that the committee be continued.

PRESIDENT SCOTT: Are there any other members of the committee who would like to speak to the subject? Mr. Shedd, would you like to speak on this matter?

MR. SHEDD: No, thank you.

PRESIDENT SCOTT: Mr. McCormick, would you like to say anything at this time?

MR. MEDILL McCORMICK: May I suggest that the committee might report at another meeting as to how this Club might co-operate, if at all? That problem would have to be worked out. I can see that members of the Association of Commerce committee would hesitate to embark upon a plan that is not specific and detailed. I do not believe they would have much difficulty in arriving at a decision regarding a detailed plan, but I doubt if any of us at this time would be willing to commit himself to actual consolidation bills drawn by the Efficiency and Economy Committee and introduced in the last legislature. I think we would all be united as to the principle embodied in these bills, and of the dozen or so bills I imagine that we would support, say, half of them; but we might differ as to whether these ten existing departments should be put in one new department or only eight of them. The weakness of the report is that,

as it affects certain interests, the agricultural interests and the employing interests, the bills are perhaps too academic.

The committee did not have time to hear all those at interest, and even if the bills are not too academic some of the interests involved might very well think so, since they have not been heard and their views considered in the drafting of the bills.

I believe that it would be possible to prepare matter for the country papers and perhaps send out a lecturer or two who can speak specifically for the budget plan and generally for the principle involved that the business of this state can better be administered by a dozen departments, as the committee proposes, than by one hundred and twenty departments, such as we now have.

So far as the local reform is concerned, the existing constitution stands in the way. I feel that the time has got to come when these local governments must be consolidated as they are in St. Louis, the county, city, chief of police, and so forth. But that opens up a very wide field of discussion and a subject which is highly controversial, and I do not believe we could get the local reform under this constitution. Nor do I believe, after two sessions in the Illinois legislature, that you can reform the constitution fast enough by amendment to the constitution. It would take half a dozen amendments or more to consolidate these local governments.

I am inclined to believe, therefore, that we had better leave that more controversial subject for future action. I do think it would be an admirable plan if at some future date we were to ask Mr. Root and Mr. Herbert Parsons to speak to this Club on the fundamental reforms embodied in the State of New York constitution, and perhaps also half a dozen men competent to do so, to talk to us regarding our own problems on similar questions.

PRESIDENT SCOTT: If there is no objection, the committee

will be continued and will report at another meeting of the club.

No doubt you were surprised by the notice the Secretary was forced to issue. We are here because we are here, because we could not come next Saturday night and hear the speaker who had agreed to come to talk to us on Naval Preparedness. I think it will be interesting to you all to hear the Secretary's story of his trip to Washington and learn something of the correspondence which passed between him and Secretary Daniels.

Then followed a general discussion of the refusal of the Secretary of the Navy, Josephus Daniels, to permit Rear Admiral Bradley A. Fiske to address the Club at its January meeting. The Club was of the opinion that a letter, expressing the sense of the meeting, should be sent to the Secretary of the Navy and referred the matter of the form of letter to the judgment of the Executive Committee.

(The full minutes of the discussion will be found in the files of the Secretary.)

The meeting was then adjourned.

TWO HUNDRED AND FORTY-SIXTH REGULAR MEETING

SATURDAY, FEBRUARY 12, 1916

Open Meeting: President Scott Presiding

Invocation: Rev. William O. Waters

PROGRAM

THE TRILOGY OF DEMOCRACY

Darwin P. Kingsley, Esq.

PRESIDENT SCOTT: It is a happy circumstance that this meeting falls upon the birthday of Abraham Lincoln. It is unthinkable that any group of citizens in this metropolis of the great State which gave him to the Nation should meet on this day without stopping, at least for a moment, to pay reverent tribute to his memory.

I have neither the courage nor the ability to attempt any estimate, however slight, of his character and achievements, which meant so much for the perpetuity of our nation and of democratic institutions everywhere.

We are met at a time of a great crisis in world relations. A majority of the civilized nations of the world are engaged in the mightiest conflict in history. International hatreds were never so fierce, so intense. Our own people are treading the delicate path of neutrality. We know not what day may precipitate us into the fearful conflict. The great emancipator guided our destinies in the severest crisis in our national history. It would be well for our people if, at this time, they would take counsel with him and consider well the gentle, dispassionate, firm spirit which guided him in guiding the nation.

In order to bring the greatness and humility of his spirit freshly back to your memories, I will, with your permission, read to you short selections from his two inaugural addresses. You will remember that the first inaugural was spoken on March 4, 1861. At that date a civil war, the cruelest and saddest of all wars, was almost a certainty. On April 12th following, Fort Sumter was fired on. Mr. Lincoln pleaded with his countrymen, in these words:

“My countrymen, one and all: Think calmly and well upon this whole subject. Nothing valuable can be lost by taking time. If there be an object to hurry any of you in hot haste to a step which you would never take deliberately, that object will be frustrated by taking time; but no good object can be frustrated by it. Such of you as are now dissatisfied, still have the old Constitution unimpaired, and, on the sensitive point, the laws of your own framing under it; while the new administration will have no immediate power, if it would, to change either. If it were admitted that you who are dissatisfied hold the right side in the dispute, there still is no single good reason for precipitate action. Intelligence, patriotism, Christianity, and a firm reliance on Him who has never yet forsaken this favored land, are still competent to adjust in the best way all our present difficulty.

“In your hands, my dissatisfied fellowcountrymen, and not in mine, is the momentous issue of civil war. The government will not assail you. You can have no conflict without being yourselves the aggressors. You have no oath registered in heaven to destroy the government, while I shall have the most solemn one to ‘preserve, protect, and defend it.’

“I am loath to close. We are not enemies, but friends. We must not be enemies. Though passion may have strained, it must not break our bonds of affection. The mystic chords of memory, stretching from every battle-

field and patriot grave to every living heart and hearthstone all over this broad land, will yet swell the chorus of the Union when again touched, as surely they will be, by the better angels of our nature."

The second inaugural was delivered on March 4, 1865. In another month was to come Appomattox and his own death at the hands of an assassin. Mankind will never forget the eloquent words in which he pleaded for charity for all while refusing to apportion the blame for the war. In closing, he said:

"Neither party expected for the war the magnitude or the duration which it has already attained. Neither anticipated that the cause of the conflict might cease with, or even before, the conflict itself should cease. Each looked for an easier triumph, and a result less fundamental and astounding. Both read the same Bible, and pray to the same God; and each invokes his aid against the other. It may seem strange that any men should dare to ask a just God's assistance in wringing their bread from the sweat of other men's faces; but let us judge not, that we be not judged. The prayers of both could not be answered — that of neither has been answered fully.

"With malice toward none; with charity for all; with firmness in the right, as God gives us to see the right, let us strive on to finish the work we are in; to bind up the nation's wounds; to care for him who shall have borne the battle, and for his widow, and his orphan — to do all which may achieve and cherish a just and lasting peace among ourselves, and with all nations."

I wish to read to you, if you will bear with me a little longer, a few lines from James Russell Lowell's noble and immortal Commemoration Ode. Of all the many words in prose and poetry which have been written of Abraham Lincoln, these lines are perhaps the finest and most adequate appreciation:

Nature, they say, doth dote,
And cannot make a man
Save on some worn-out plan,
Repeating us by rote;
For him her Old-World moulds aside she threw,
And, choosing sweet clay from the breast
Of the unexhausted West,
With stuff untainted shaped a hero new,
Wise, steadfast in the strength of God, and true.
How beautiful to see
Once more a shepherd of mankind indeed,
Who loved his charge, but never loved to lead;
One whose meek flock the people joyed to be,
Not lured by any cheat of birth,
But by his clear-grained human worth,
And brave old wisdom of sincerity!
They knew that outward grace is dust;
They could not choose but trust
In that sure-footed mind's unfaltering skill,
And supple-tempered will
That bent like perfect steel to spring again and thrust.
His was no lonely mountain-peak of mind,
Thrusting to thin air o'er our cloudy bars,
A sea-mark now, now lost in vapors blind;
Broad prairie rather, genial, level-lined,
Fruitful and friendly for all human kind,
Yet also nigh to heaven and loved of loftiest stars.

He knew to bide his time,
And can his fame abide,
Still patient in his simple faith sublime,
Till the wise years decide.
Great captains, with their guns and drums,
Disturb our judgment for the hour,
But at last silence comes;
These all are gone, and, standing like a tower,
Our children shall behold his fame,
The kindly, earnest, brave, foreseeing man,
Sagacious, patient, dreading praise, not blame,
New birth of our new soil, the first American.

Our guest of tonight comes from that sturdy Vermont stock which has equipped men in a hard school for big things in the world at large. We honor a man who works his way through college and who, himself, is honored by his college with the highest degree in her gift.

After graduation, Mr. Kingsley went to Colorado, where he first engaged in teaching. Later, he became the editor of a newspaper; then he served as Auditor of the State of Colorado, and here he came in touch with the insurance world. The New York Life Insurance Company recognized him as a man of unusual force and, in 1889, employed him as Inspector of Agencies for New England. From that time, he advanced step by step, through different responsibilities, until in 1907 he became President of his company — the largest insurance company of any kind in the world.

He is a typical illustration of making the best of opportunities. He comes up to the full measure of what Macaulay said of William Temple: "He is a man of the world among men of letters, and a man of letters among men of the world."

The Commercial Club is glad to know him, and appreciates deeply the fine sacrifice he makes in taking the time out of his busy life to come a thousand miles for our pleasure and edification.

Gentlemen, I have the pleasure of presenting to you Mr. Darwin P. Kingsley.

MR. KINGSLEY: In the religion and mythology of an ancient and very great people, Prometheus was a Titan; he was also the friend of man. He was the remote ancestor of Benjamin Franklin; he brought fire down from Heaven. He saved the human race after Zeus had launched a destroying thunderbolt against it. He stole fire from the gods and taught men its uses, and thereby gave humanity the means by which it could develop and elevate itself. He was the first great democrat.

Æschylus, the first great tragic poet, tells about Prometheus and his struggles on behalf of humanity, in such fragments as survive of his great trilogy,— Prometheus Bound, Prometheus Freed, and Prometheus the Fire-bearer. Æschylus dealt with elemental forces, with gods and Titans and their passions. He was a tragic poet because he handled the stuff of which tragedy is made.

Back of the visible and hideous scenes of this European war lie tragic forces which threaten not merely this or that nation, but humanity itself: a destroying thunderbolt has again been launched against it. The race more or less subconsciously understands its peril, and there are reactions now taking place in the soul of the world as unmistakable as those which shocked and changed its spiritual life in the centuries preceding and following the birth of Jesus.

These reactions are a part of the development of Democracy; their story is a part of its Trilogy — of which two sections have now been completed. The third part, which should record Democracy's triumph, is now in the ferment of events.

The struggles of Prometheus with Zeus are singularly suggestive of the struggles in recent centuries between Democracy and established Authority. Zeus, through Strength and Force, and in punishment for what he had done, chained Prometheus to a rock in farthest Scythia, and finally, to complete his punishment, cast him into the Abyss. But not even Zeus could destroy Prometheus; and through the surviving fragments of Prometheus Unbound we are able to see that this friend of humanity was ultimately released, and we can imagine that the text of Prometheus the Fire-bearer — of which there is no surviving fragment — probably recorded the ultimate triumph of man and his reconciliation with Omnipotence. Prometheus the Fire-bearer suggests the ultimate realization of the dreams of Democracy; Prometheus Bound foretells our pre-revolutionary

period and all other periods of the same character; Prometheus Freed is prophetic of the unprecedented triumph of reason over prejudice that achieved the American Constitution, a triumph which now thrusts sharply upon us — its beneficiaries — the agony of Europe, where Prometheus is still fettered, where the vultures still tear at his vitals. Prometheus Bound or Freed or bearing aloft the flaming torch of Liberty typifies the struggles of Democracy through the ages.

Our Prometheus, Democracy, was driven by Strength and Force across an almost immeasurable waste of waters, farther than farthest Scythia, nearly three hundred years ago. There was need of no Hephæstus to fetter him. He was chained by poverty, by disease, by savages, by famine. The vultures of jealousy came and tore at his vitals, but he kept alive the Divine Fire, and taught men its uses. This was the first part of the Trilogy of Democracy: this was Democracy Bound.

At the supreme moment our Prometheus rose superior to tradition and fear and ignorance and prejudice. The scales fell from his eyes and he saw! Within his then distant world, where he was free from the ambitions of dynasties and the encroachments of militarism, he performed the supreme act which points the way to the ultimate rule of Democracy, to the attainment of lasting peace; he destroyed, within his own world, the doctrine of Unconditioned Sovereignty. He made the boundaries between the Thirteen States merely convenient barriers behind which local ambitions could be developed. That achievement now controls the interstate relations of forty-eight commonwealths, although some grave questions were not finally settled until 1865.

The distinctive achievements of our Federal Union are these: not only a reassertion of the fact that sovereignty rests in the individual, but the assertion of the right of such

separate sovereigns at any time to qualify the authority of the States through which their sovereignty finds expression, to create a larger State whenever they see fit, and by appropriate action again to qualify or change that.

In 1787 the people of the Western World expressed their sovereignty through thirteen separate so-called sovereign States.

In 1789 these same sovereigns qualified the separate authority of the thirteen States and subordinated them all to a new and controlling State made up of all the people and all the territory and all the possessions of all the States. They called the new State the United States of America.

For the people of all the world, or if not that then for the people of all the Democratic States of the world, or if not that then for the people of all the English-speaking states of the world — which are all Democratic — to erect a world-state by the same processes would in principle be no new thing; and that, by such intermediate steps as are practically necessary, is the task that humanity must accomplish if it is ever to control the elements of the tragedy that lies in existing international relations, if it is to escape the stroke of the thunderbolt that has been launched against it.

This achievement of Democracy in America, its rejuvenation in Great Britain and her Colonies, its seemingly permanent triumphs in France, are the second part of the Trilogy: this is Democracy Unbound.

And now the spark secretly carried from Olympus has become a flaming torch.

To-day we are facing the third part of the Trilogy. Will that section record the realization of Democracy's Dream? It requires some faith to say that. Can Democracy be born of Tragedy? Can Brotherhood be born of Hate? Can Order come out of Chaos? Can Liberty and Equality and Fraternity be the children of Death?

Who shall lead humanity out of this immeasurable disaster?

Whence is to come the inspiration which shall produce reason and the light that shall show a road?

That inspiration and that light can apparently come from but one source. Duty as well as Destiny indicate that our rôle in the work of redemption and salvation, our rôle in the section of the Trilogy which is to record Democracy's triumph, if that triumph is ever to be achieved, is that of the Light-bearer.

There is apparently no other answer to the questions which the existing European tragedy thrusts upon us.

Tragedy may follow the on-working of uncontrollable forces, whose problems can be solved only by infinite human suffering, disaster, and death; and these same forces uncontrollable in one age may be controllable in a later age. A war that is a tragedy today, the result of uncontrollable forces, may be a crime tomorrow. That gallant gentleman, Sir Edward Pakenham, and his equally gallant companions, who died at New Orleans two weeks after the peace of Ghent had been made, would not have died if Time and Distance had then been conquered. The forces that slew them were uncontrollable; today they are controllable. Such a disaster would now be not only a tragedy, but a crime.

Tragedies may also be the result of controllable forces — of human weakness, of ambition, of fear, of passion. The fruits of all such tragedies are crimes.

There isn't a factor in the forces back of the European war that was uncontrollable, although one of the elements, and that the greatest, is ordinarily rated as uncontrollable and would properly be so rated but for the triumph of human reason represented by the American Union. This, therefore, is not only the most colossal war, but the most colossal crime in all history — a crime so universal in its extent and so

hideous in its immediate results that it ought to destroy existing standards of international relations and ought to visit an equal condemnation on certain individuals.

What ambitions, what fears, what ignorance, what passions so possessed the peoples of Europe on the first of August, 1914, that they are swept into fratricidal slaughter, looking each other in the face, touching each other's hands, hearing each other's voices, and knowing in their hearts that they had no desire to wrong each other?

Why had no great nation — including our own — ever been able to think in terms other than those of its own purposes and ambitions? Why had nearly all national thinking and all national action followed selfish lines only? Why had Great Britain's thinking — rich, vast, democratic, and satisfied with what she had, as she was — why had her thinking been limited to the problem of how she could keep what she had? Why did no wider vision come to her? Why did she not see the peril and the tragedy that lay in such a selfish attitude? Why had Germany thought only selfishly while developing the most marvelously efficient machine that the world had ever seen? Believing in her own efficiency, in her own greatness, why had Germany's thinking suggested no way by which that greatness could be perpetuated except through the conquest of other peoples, through the ruin of other civilizations? Why had it never occurred to England that she could not, in a world so small, keep what she had, together with her boasted control of the seas, without consulting in some serious way the wishes and ambitions of other nations? Why had no process ever appealed to Germany except that of blood and iron? There was a reason for this narrow thinking, and it was this:

The instinct of self-preservation is just as natural in nations as in individuals and animals, and just as strong.

The Doctrine of Sovereignty made every nation an increasing and a deadly menace to every other nation, a

menace which finally aroused everywhere the instinct of self-preservation. Arouse that instinct in a normally harmless animal and it becomes dangerous; arouse it in a man and he becomes a savage; arouse it in a nation and civilization slips off like a cloak, the nation reverts to primitive rules in an instant and will fight to exhaustion. Alarmed by the demands of Sovereignty, this instinct created what we may well call the international doctrine of the hip-pocket and the six-shooter. It made Christian peoples collectively braggarts and ruffians. It created the world of diplomacy with its intrigue and lying, its conspiracies and treasons, its violated pledges and shameless doctrines of necessity.

It inevitably created a race for international advantage — advantage in population, in territory, in commerce, and ultimately in armies, and in armaments. Its sinister meaning should have been clear to all. It was clear only to a few. It had a paralyzing grip on those in authority, while the people with splendid fidelity answered blindly to the demands of a patriotism which could not see beyond its own frontiers.

When the world had so shrunk that every man could speak to every other man, when the light that comes with knowledge had flooded humanity, a strange thing happened — a thing as elemental as any of the happenings amongst the gods and the Titans. In the most important relations of life men suddenly lost their vision, they lost their reason, they even lost their speech; and, at the same time, they reverted in their physical relations to the level of the Stone Age. Brought face to face through the developments of science, they were able to see and understand each other clearly in all relations of life but one. As citizens, as human beings, they saw and understood all citizens of other countries; they trusted and traded with each other; they were reasonably just to each other and would have been wholly so but for the overshadowing power of the force that could at any time make them blind and deaf and irrational.

That force was Sovereignty appealing to the elemental

instincts. That was the power that had limited the thinking of the nations. It built a wall higher than the atmosphere, as opaque as prejudice and passion and fear could make it, all along the lines that geographically delimit nations. To every man of every nation this wall was at once as pellucid as the ether and as dark as Erebus. Every man could see and yet was blind. Through this closer touch, through this better understanding amongst the units of humanity, and especially through the achievement of the American Union, a way for a solution of the tragedy that has eternally scourged the human race was clearly indicated; but so obsessed were men by the doctrine of Sovereignty that on August 1, 1914, they proceeded on a scale so vast as to dwarf Æschylus' conception of power, to renew and even to surpass the old slaughter. France and Germany had no physical barrier between them; neither had the other nations. They had common ties of enormous importance; their citizens moved freely about on either side of the so-called frontiers; they found each other individually just and kindly. Time and Distance, the ancient and deadly enemies of man, had been annihilated. The elements of the old tragedy were controllable. But the doctrine of Unconditioned Sovereignty which had limited their thinking made them blind and deaf, made them irrational and worse than irrational, made them savages,—all in the twinkling of an eye. Henry Jekyll did not become Mr. Hyde as quickly and as completely as the peaceful, gentle, humane, intelligent, and just citizens of Europe became savages on August 1, 1914. And the further paradox of it lies in this: when the European citizen turned savage at the behest of Sovereignty, he at the same time rose to great spiritual heights and actually experienced unprecedented moral exaltation. He became superbly, serenely brave. He dies smiling, with the approving cheers of his fellows following him into the Valley of the Shadow,—yes, even though by

proper standards his hands reek with innocent blood. Measured by these tests there are no cowards anywhere in the world. All men are gloriously brave. Never in all history have the individual courage, the devotion, and the self-sacrifice of the common man shone out so splendidly. And this completes the tragedy,—that such noble qualities should be so ignobly used.

In Europe, Prometheus is still fettered. The rule of Sovereignty possesses it utterly. Beyond our geographic limits it possesses us too. We are as undemocratic in international relations as any nation that ever existed. And the tragedy of it is that we must be so until the lines that delimit nations have no more significance than the lines that separate the States of our Union.

The situation in Europe threatens us; Sovereignty threatens us: because, while we have a law under which forty-eight States can live together, Europe has no law under which her States can live together and we have no law under which our Union and the States of Europe can live together. We ought to have, but Unconditioned Sovereignty denies it; Unconditioned Sovereignty, whose sinister power can make even us blind and mad. Unconditioned Sovereignty threatens us. Because of that threat, we are demanding that Washington prepare — there seems to be no other sane thing to do. Prepare to do what? Primarily of course to defend ourselves, but secondarily to re-create a condition under which our national boundaries shall become a wall through which we cannot see, behind which,—not beyond which, let us hope,—we may become as mad as any. How we hate it! As we make this demand, we feel that we have compromised ourselves, that we have parted with some measure of our most precious possession,—our self-respect. Preparation with us, as with every true Democracy, is indeed a necessity only a little less hideous than war itself.

If to prepare—which at best is a patriotic reversion to barbarism—is all we are to do, we might well conclude that Plymouth Rock and Jamestown have lost their inspiration and meaning, that Lexington and Ticonderoga and Yorktown and Appomattox mark no advance. But preparation is not all—it must not be all. The necessity which demands preparation presents also a supreme duty. Not to discharge that duty, not to try at least to discharge it, will be to shirk our natural rôle and to fail humanity in a great crisis. As we demand that Washington take whatever steps are necessary for our adequate defense, we should demand that those steps be so taken that our brothers in Europe and in all the world shall at the same time understand this: that as yet we are neither blind nor dumb nor mad; that we hate war and all its hideous fruits; that we have no enmity against them; that we know a better method than war; that these forty-eight commonwealths, having a territory as large as all of Europe outside Asiatic Russia and a population as great as that territory had a hundred years ago, have been freed and we believe that through the wise exercise of the authority that freed them Europe may be freed, and ultimately all the world may be freed. Our duty and opportunity lie in this:—

We must break down the walls of Unconditioned Sovereignty. By no other process can Democracy survive.

By no other process can the heroic, godlike qualities of the common man be applied to his elevation, and not externally to his destruction; by no other process can these qualities be redemmed from their present savage and internecine misuse; by no other process can the elements of this tragedy be controlled.

If we assume the rôle of Prometheus the Fire-bearer in the third section of Democracy's Trilogy, the leadership in that colossal task is ours.

Since Prometheus brought fire from Heaven, no greater opportunity has faced men.

No form of government can long survive that does not give security to life and property. That is axiomatic. In the present constitution of this little world, ruled by the Doctrine of Sovereignty with its elemental appeal, the nation that would survive must be ready to fight. That is an admission which the citizens of a democracy make reluctantly, hesitantly, and shamefacedly. But we must face the facts. The citizens of a democracy naturally feel that they have moved in their ideals, their methods, and their purposes, beyond the savagery of such methods. But have they? Is there under the rule of Sovereignty so much less likelihood of trouble between democracies than there is of trouble between democracies and other forms of government? To be specific: Is there so much less possibility after all of trouble between the United States and Great Britain than there is of trouble between the United States and Germany? The same barbarism rules international relations in each case. If the thinking of the United States and Great Britain is more sympathetic and similar, it is because of a common origin and not because either nation is disposed at all to take down the cruel and dangerous barrier which divides them. They may think alike on either side of the barrier, but the barrier remains. The Doctrine of Sovereignty and the principles of Democracy are irreconcilable. Both cannot permanently survive in the same world.

In international relations, democracies are at a disadvantage even in times of peace: they despise lying. In times of war they are certain to play a pathetic part; when sovereignty orders the citizens of a democracy to march out and kill men who have never consciously done them wrong, men who are by nature endowed with the same inalienable rights which the citizens claim for them-

selves, they obey, but they are ashamed, and for a time at least they do their work badly.

Democracies will not be true democracies until they apply their own principles of government to international relations, until by the creation of an effective union of democratic nations they banish the savagery of sovereignty and the monstrous inefficiencies of so-called international law.

Until such a Union is achieved we must be prepared to defend ourselves; but as we prepare, what other things should we do? After all our glorious history, after our Declaration about man's inalienable rights, after our solemn assertions that all men — not Americans only, but *all* men — are created equal, have we no peculiar responsibility at this time? Must we just get ready and march out and sink into the ruck and horror of human slaughter? Is that the whole of the problem? I submit, in the light of our professions and our history, that humanity has the right to expect something more than that from us. Humanity has reached the hour when it is asking for a new Order and is listening for the voice of the Prophet who is to herald its coming. If the close of this war is not to be the hour of deliverance, who shall say that deliverance will ever come? If we are not the people to speak, then whence in all the world shall the voice of deliverance be heard? Shall we by preparation for defense and by silence express our belief that deliverance through a new Order is impossible? Do we believe that this European slaughter is a part of the Order of Nature, and not to be avoided? Is the impulse which makes men love their country born of evil? Must it forever bring in a harvest of tears?

Let us be candid: When the Roman Augurs, around the beginning of this Era, in obedience to the ritual of their religion examined the entrails of animals in order to learn what the future was to be and then told the people, they at last reached the point where the absurdity of the

process penetrated even their consciousness and they laughed in each other's faces. They finally knew themselves for the tricksters and liars that they were. But the people for centuries willingly sacrificed their lives under the direction of these Augurs with the same fine fidelity that rules the peoples of Europe today. The loud assertion by great commanders on both sides of this war that they have direct knowledge of the Divine purpose and assurance of Divine approval has in it a note which suggests the ribald laughter of their Roman predecessors. These modern Augurs are the High Priests of Sovereignty. They (and we in so far as we concur) are betraying the people in order to support the established order. The established order must be supported; but this is not the way to support it: this is the way to destroy it.

When in 1788 our fathers created a larger State, they did not destroy the established order; they destroyed disorder: they did not destroy the integrity of any of the thirteen states; on the contrary, they gave to each a vastly enlarged outlook and a broader spiritual assurance. They gave patriotism a new meaning.

The United States of America was then not a fact, but a thought; not a geographic entity, but a vision: it lay like a new Heaven and a new Earth all about the thirteen states, but was visible only to men of vision. Washington saw it, and Madison and Jay and Franklin and, most vividly of all, Hamilton saw it.

Into the larger world which enveloped them, which they dimly saw, and seeing dimly, greatly feared, the people were induced finally to go — partly through fear, partly by persuasion, chiefly by the power of masterful leadership.

Since the young Christ stood in the Temple and disputed with the Doctors, the world has seen no more inspiring and heroic figure than the stripling Hamilton in the summer of 1788 fighting the forces of reaction and

fear almost alone and finally bringing New York into the Union.

The United English Nations is to-day only a thought, a vision; but as against the menace of Sovereignty its suggestion enfolds the English-speaking states like a benediction.

We have seen a vision crystallize into a great political fabric: we have seen a dream become the most practical and prophetic fact in human government.

We now see another and a nobler vision: it pictures the solidarity of the English Nations, it tells us that they are today divided only by a political fiction; that in their united action lies the only hope that Democracy's dreams will be realized. They are one in language, one in sympathy, one in traditions, one in principles, one in standards of justice, one in ideals. The foundations of a Democratic Government so vast that it could compel peace are already securely laid if the English world shall now arise and make the vision a reality.

Is there today somewhere a Prophet who shall yet stand in a Congress of English-speaking nations — a Congress similar to that which met in Independence Hall in the summer of 1787 — and say as Washington did on the opening day: "Let us raise a standard to which the wise and the honest can repair; the event is in the hand of God"? Are there Madisons and Jays and Hamiltons to plead for the acceptance of the Order which the Congress would foreshadow?

The opportunity is greater than in 1787, the need is more dire, the task is easier, the issue no less certain.

The larger English Nation which could be so created would do for its units what the United States has done on this continent. It would bring the "Federation of the World" within the realm of probabilities.

Prepare for war? Yes, we must.

But are we great enough at the same time to plead for peace? Are we strong enough to lead in the movement which must ultimately unite the English-speaking states of the world, if the glorious Anglo-Saxon tradition is to survive, if Democracy and not the Doctrine of Sovereignty is to prevail?

If we essay the part of Prometheus the Fire-bearer, let us not too much doubt the potency of our example. Our brothers in Europe may be blind and deaf and mad, as we once were, as we may be again. But there is a great sadness in their hearts and a great hope. They are waiting, as the world was waiting nineteen hundred years ago. They expect deliverance. They cannot deliver themselves. Sovereignty holds them bound and helpless. The vultures of war still tear at their vitals. They are as heroic as Titans and as weak as children. Giants in their own strength, they are bound by Lilliputians. They are not enemies, but the Doctrine of Sovereignty has made them believe they are. They do not hate each other—no not even when in obedience to orders they slay each other. They are confused and bewildered. They are killing each other by millions, and they know not why.

Therefore, as we prepare to defend ourselves let us also speak to them. And as we speak let us pray: That even as the Spirit of God moved upon the face of the waters, when the earth was without form and void, and said: Let there be Light, and there was Light—so may our united voices, charged with Sympathy and the spirit of Human Brotherhood, creatively penetrate the horror that hangs over Europe, and carry to those who are now in darkness the great Light that first came to us one hundred and twenty-seven years ago.

At the close of Mr. Kingsley's address the members arose and applauded heartily.

MR. FRANK H. JONES: Mr. President, I move you that

this Club tender to Mr. Kingsley their sincere thanks for his very able address.

The motion received many seconds.

PRESIDENT SCOTT: Gentlemen, you will rise to that, I am sure, every one of you. We are deeply grateful to Mr. Kingsley.

The motion unanimously prevailed.

PRESIDENT SCOTT: We stand adjourned, gentlemen.

The meeting stood adjourned.

TWO HUNDRED AND FORTY-SEVENTH REGULAR MEETING

SATURDAY, MARCH 11, 1916

Closed Meeting: President Scott Presiding

PROGRAM

INSTITUTE FOR GOVERNMENT RESEARCH

Dr. Frederick A. Cleveland

Mr. Raymond B. Fosdick

PRESIDENT SCOTT: The disposition of other people's money is always interesting. Some of the money we are about to talk about tonight is our own. We are particularly fortunate in that we may have tonight, and do have tonight, two men who are qualified to talk about other people's money, and to have them come to us in this sort of a family gathering so that they may talk to us and talk with us, rather than declare themselves from a public rostrum. They are both willing, when they have finished what they have to say, to answer any questions or to engage in any discussion that you may feel called upon to make.

Dr. Frederick A. Cleveland is known to many of you as the man who had most to do with the only real big undertaking that has shed light on the handling of government business. At the time that President Taft undertook this investigation, he sought Dr. Cleveland's services. You heard from Mr. Taft something about that investigation, and it is your good fortune now, to hear something more about it, from the man who made it.

Dr. Cleveland has been for a long time connected with matters of research in the City of New York, and the

director of their "Bureau for Municipal Research." Dr. Cleveland, will you tell us something about the Institute for Government Research? Dr. Frederick A. Cleveland.

THE INSTITUTE FOR GOVERNMENT RESEARCH

DR. FREDERICK A. CLEVELAND: Mr. Chairman, and members of the Commercial Club: Your Chairman has mentioned this undertaking of ours at Washington as the only undertaking of the kind. I may say that there were one hundred and one prior undertakings of this kind in Washington, at the behest of Congress, and at different times, outside of their Standing Committee on Expenditures, which is the legalized and regular muck-raking agency of Congress.

I may say, by way of giving you something of an idea as to the facilities for inquiry in Washington, aside from the eight or nine committees that handle appropriations there, that in the House, for example, there is a Standing Committee on Expenditures, for each department. These Standing Committees on Expenditures get very busy whenever you have a Congress that is hostile to the Administration, and they are quite inoperative when they are both of the same political party. In other words, the primary function of the Standing Committees on Expenditures is to get something on the Administration that they can use in the next campaign. But almost nothing constructive has come from their inquiries.

The same in effect may be said about the special commissions and committees that heretofore have been appointed by Congress, and of which, as I said before, there have been one hundred and one prior to the time President Taft launched this undertaking.

President Taft's commission was the first that had ever been brought into existence as a detached independent

commission of inquiry, by an executive. President Roosevelt had the Keep Commission, which was an appointive but not official body; he picked out different men who were in the Government, and asked them to get together some material which might be used as a basis for the consideration of, and the improvement of the service.

Now, may I say before beginning my statement, that my contact with this enterprise of President Taft's came from a member of this club, Mr. Charles D. Norton? Mr. Norton, as you know, went to the Government through the Treasury, through Secretary MacVeagh, and from the Treasury he became Mr. Taft's secretary. When Mr. Taft became President, he went there with considerable experience in the government. He had first held a judicial position; or, I may say, rather, at first he held the position of Collector of the Internal Revenue, which gave him something of an insight into one branch of the service that he remembered with a good deal of vividness when he came to be President; and then he had had contact with the judiciary; and from that branch of the service he went into the Philippine work, where he rendered some of the best service that has ever been performed by the Government in administrative reform, or the establishment of an administrative system that has been effective. Going from there to the Department of War, in the Department of War he had had enough experience to know how difficult it was for the head of a department to know what was going on within his own bailiwick; but when he became President, he found the difficulties very many times compounded.

The President of the United States does not have any better machinery for knowing about a thousand million dollar business, than an ordinary social light would have. The organization of the President's staff consists practically of three secretaries, and a few office clerks; two of these secretaries being confined in their duties largely to

routine correspondence and the arrangement of social functions, and the other one largely to political hand-shaking. This is not a very good organization for the President or chief executive of a great corporation, that not only handles the largest business in this country, but the most varied and the most exacting of all businesses in its essential requirements.

What President Taft found lacking there, perhaps may be brought out by the kind of a situation that developed through the inquiry which followed. President Taft, speaking of his own experience, or his own handicap as a chief executive, in his first message on the subject, said this: that instead of having statements which gave him information, such statements as he had, gave him misinformation. That the only statement of expenditures and receipts that was made at that time, showed, for example, that there were \$132,000,000,000 spent for salaries and wages. As a matter of fact, there were over \$400,000,000 spent by the national Government. The official statement had understated it by that amount. He said, further, that the only balance sheet provided to the legislature for judgment, is one which leaves out of consideration all assets other than cash, and all liabilities other than warrants outstanding, the same as checks outstanding, and part of the trust liabilities and the public debt. In the liabilities, no mention is made of some \$70,000,000 of special and trust funds so held; no mention is made about outstanding contracts and orders issued as incumbrances on contracts; of the invoices that had not been vouchered or the vouchers that had not been audited. It is therefore impossible for the administrator to have in mind the maturing obligations to meet which the cash must be provided. There is no means of determining the relation of current surplus or deficit; there is no operation account, that is, no statement of actual cost of doing business on the one side and

of revenues accruing on the other; there are no records showing the cost of land, structure, equipment, or balance of stores on hand available for future use. There is no information coming regularly to the head of the government or its advisers informing them whether the sinking fund requirements are being met, or what is the condition of trust and other funds.

This may give you, perhaps, a picture of what kind of balance sheet and statement, so far as there was any, came to the head of the corporation. May I say this, also, about the sinking fund—that although in the time of our Civil War, when it was very difficult to raise money, the United States Government pledged one per cent of the customs income and certain other amounts to be set aside to redeem those bonds, after the first year there was nothing set aside; and I may say that that is actually appropriated and stands on the statute books as an appropriation and each year it is included in the appropriations, but there is absolutely nothing set aside to cover it, until there has today accumulated a deficit of something like \$700,000,000. In other words, they absolutely ignored the fact that there was a necessity for a sinking fund.

In matters of organization, it was found that there were thirty-four different organization units that were handling matters of public health, and these were in six different departments. They found that there were six different departments handling the public transportation facilities, and so on.

As reflecting against the methods that were found to be employed there, I may perhaps illustrate that by telling you briefly what was the condition we found in the Civil Service Commission. This commission, which was created by law, was set up there for the purpose of protecting the service against spoilation. You are doubtless familiar with the civil service law which requires competi-

tive examinations, the assumption being that the men would be chosen on merit rather than by pull. The operation of the law, although it specifically stated that it should be by merit, was this, under a clause which said that the appointments of the City of Washington should be apportioned according to population of states, so far as this was consonant with good administration, or words to that effect. They left out the good administration entirely and divided the states into two parts: those that did not have their pro rata and those that had more than their pro rata. In other words, those that were above the line and those that were below the line. Then they began to select from the states that were lowest in the proportion, which is always those states farthest away from the labor market.

Imagine any of you gentlemen whose business may be located here, and whose business is local in your labor requirements, having a rule which required you to select your laborers from the states that were lowest in the pro rate of population within the United States. What would happen would be this: you would have the lowest pro rate the farthest from your labor market. In other words your labor market is always around your cities, and the same principle applied there, so that Louisiana, Arizona and New Mexico were the ones that had first call on each position. Then they selected clear down the line. We will say it is a matter of clerks. Go first to the Alaska list: from the high mark, say 90 or whatever it may be, clear down to the passing mark of seventy, where they are no longer considered fit, and then they will go to the next state and exhaust that list, and then go to the next state and exhaust that list, and finally when they come near enough home so that they get to the states immediately around Washington, they hold another examination. That is the way the civil service law was operated; and let me add that the conclusion we arrived at was one based on a careful analysis of all the registra-

tions for two years. It is a report that was made to the President, and one of the later reports that we made was put into a pigeonhole and was never seen again. It was something which was brought to Mr. Wilson's attention when he came into office, through regular communication, and was sent to a number of members of Congress, but it aroused no interest whatever. I mention that simply as not only portraying a condition, but also an official attitude there.

The question of the ordinary routine correspondence is another detail of business where we made a careful study. We had a committee appointed in each department and then by having them take a careful inventory of each step that was taken in the correspondence in each office, and by finding out how many men were employed and what proportion of their time, by their own estimate, was devoted to each step, we secured a report of that kind brought down to the day's work of the particular man, under their own estimate of the average requirement of the men on that work, and reducing that to the terms of cost per thousand, it ran from 89 cents up to \$4.67. Those figures are on the average by departments. The average by bureau or separate offices, ran up as high as \$6.00 per thousand in some of the bureaus, running from something like 54 cents up to \$6.00, showing a wide variation in cost. When we came to bring this to the attention of the department, they were asked to correct the data if there was anything wrong about them, and these figures were arrived at after they had corrected their own data.

Now, that was brought to the attention of various members of the Cabinet, and they thought they had better go further into it and find out what was the matter. I will tell you just what the process was. For example, in the Navy Department, in the principal office of the Navy, a letter was received there, and it was then copied on to a piece of

letter-sized paper that was perforated in two lines across the middle. They kept the original letter on this kind of paper, and then they tore it into strips, making three strips of one page, and then they stacked them, because they had a flat filing cabinet—they stacked one strip on top of the other, one two, three—and then they wrote their answer with a carbon sheet having the same perforations, and tore that into strips, so that the whole correspondence of that department of the Navy; i.e., the Department of Supplies, which was the principal department of the Navy, was re-copied on incoming and torn into strips, and then the outgoing correspondence, torn into strips, and then it was bound in this document file binding.

That matter was finally brought to the attention of the Navy, but it took something like six months of going before different boards and committees to have it brought to a conclusion. It happened that the Secretary was very much engaged with various things, as you know, but finally this matter came up to the Secretary's office, together with the reports of the various boards, and went to Admiral Andrew, who was detailed from the Navy to act as secretary to the Secretary. We looked the matter over, and they had to hear the arguments of the various boards reporting this scheme, because it was somebody's baby. It was very convenient, in fact they had various reasons for supporting this practice, but finally he said, "Is this what you are talking about?" and he reached over and got a file and said, "Is this what you are talking about?"

"Yes."

"Well," he said, "that is too damned foolish to waste our time on." So he changed it.

Now, it took six months of hard work to get that decision, and against all the bureaucracy in the Navy.

But the cost in the Navy Department was about one half the cost in the War Department. It was a difficult

thing to get the War Department going. Your fellow citizen, Mr. Dickinson, had the portfolio there at the time, and he was not interested very much in this kind of detail. In fact, he was away a good part of the time on official business, but we had a change in the personnel of the Secretaryship there, just after these matters had been taken up and gotten well under way. The question of getting at a little more of the detail practice came up, and may I interpolate here, that we undertook to do two things: we undertook to find out what the Government is, how it is organized, what it is doing, how it is doing it, and what results it is getting, and we had to do a lot of digging to do that; in other words, to undertake to find out how the Government is organized and what it is doing. It took a long time. We recognized that it was impossible to make a careful survey of the way they were doing it and what results they were getting, in several thousand different offices in Washington, and several — I was going to say several hundreds of thousands, but tens of thousands outside of Washington. Therefore we undertook to do some cross-section work, or to do some intensive work with respect to certain offices.

When we came to considering the matter in detail, of how business is done in some of the offices, the President said: "I would like to know how they do business over in the old place I used to occupy, the Department of War." So the order went out that, among other things, we would inquire as to the methods of business in Adjutant General Ainsworth's office in that department, the principal office of the department.

Secretary Stimson had just come in, and we got a very polite letter to Adjutant General Ainsworth. Adjutant General Ainsworth had been a czar in that department for twenty-five years, and had the reputation of being the most efficient man in the government service, so we expected to find a high-mark of efficiency. When we got to his desk

he said he would be very glad to give us any information we wanted. "What do you want?"

We said that we wanted to get into the office. He said, "If you want any information, you can have it at this desk."

We told him that we did not want any information at the desk; we wanted to study the office, and we were simply coming there pursuant to orders and we expected to have access to the office.

He said, "I am very sorry, but I cannot have the routine of my office disturbed."

So we reported back, and then Secretary Stimson, who was a new man — they call them "Johnnie-Come-Lately," when the new man comes, which is quite frequent — said, "I want to know something about what is going on in that office," and he wrote a peremptory order that we should be admitted.

General Ainsworth wrote back, in terms not officially courteous, to the new Secretary, and the new Secretary went to the President and said, "Mr. President, I can see no other way out of it than that you either accept my resignation or that you provide for the proper handling of General Ainsworth."

The President gave the General three days to decide whether he would resign or be courtmartialed, and the General retired on \$6,000.00 salary, his retirement allowance.

Now he was free to deal with Congress, and may I say that the General's standing had been largely a standing with Congress. He had gotten his power by dealing with the Committee on Military Affairs, and by dealing with the Congressmen, so that he had seventy-six of the most valuable office spaces in the State, War, and Navy building, devoted to a lot of old records that would be convenient to him in answering questions of the Congressmen, running back to the Revolutionary War; and he had his

office force scattered out over the city in six different office buildings, because he could not accommodate them in the State, War, and Navy building. The General had employed there something over 700 men, and he was organized like a street-cleaning department would be organized in the snow-removal bureau, if it was organized the year around for the biggest snow storm of the year. He could put seven hundred men at work on any question any Congressman asked him, and he could send the answer back by messenger. He was efficient. But he was also expensive, and that was the kind of a situation that we found. We found there that, on the average, it took seventy-nine different actions to get an incoming piece of correspondence disposed of. There were thirty-nine of these clerical acts, and forty of them were official acts. That was the average.

For instance, suppose Mr. Rosenwald would want to copy that system. It is something that I think any business man would be glad to know about. If you are interested in it, I refer you to our report on the subject.

We went through that office and these were the conclusions, and I shall not attempt to give you the detail under them:

First, that the forces are so organized as to make it impossible to economically handle the work. There we have relation to all of this official adjustment, of paraphernalia, of an office which required that two officers, one at this desk and the other at this desk [indicating], and this officer wanting to communicate with the officer there, would call a messenger and send his communication out around through the official channel, and have it come around back here to this man, and then his answer would go clear around back the other way, perhaps involving anywhere from thirty to fifty different transactions. That was the way they were organized for doing business, and may I say this, that that was purely a peace organization. In time of war it broke

down, so that during our brief Spanish-American War it took them two years to catch up after the war ended. That represents the high regard which the War Department has for the estimates of peace. Of course it served to employ a goodly number of men, and it also kept everything in ship-shape. That is not an army term; I should have used that in respect to the Navy Department.

In the next place, we concluded that they were at least twenty-five years behind the times in their methods and practice. They had brought in none of the new methods and practices with which you are all so familiar, and with which you are keeping abreast at all times in your business in order that you may be able to handle your business economically. Telegrams were used where letters could serve just as well. For example, if they wanted to communicate with somebody, they would send a telegram. There was absolutely no haste about the matter, than that a telegram was quicker, and as a result we found something like \$50,000 a year spent on telegrams where there was absolutely no call for it. There wasn't any kind of a reason back of it.

The offices were unfavorably located and wastefully used. I have told you that they had these seventy-six convenient offices, and the best offices at their disposal, set aside for this antiquated material that interested Congressmen, and so on, and they then scattered their force all over town. Some of these offices were in the old Ford Theater, a building that had been condemned time and again as being unsafe, by the city authorities, and which had fallen in on one or two occasions and killed some men, but was shored up again, and they still maintained their offices there.

The quarters, in many instances, although General Ainsworth himself was taken out of the medical service and brought into the department, were very unsanitary. We

found, for example, in looking after the question of comfort for the men, and viewing that as bearing on the relations of efficiency and economy of work, that having taken from seventeen coolers and seventeen waste cans that were used there, samples of water and sent them over to the Bureau of Chemistry in the Agricultural Department, that it was safer to drink out of the waste cans than it was out of the coolers; that over 50 per cent of the samples had bacilli colii in them; or in other words, the typhoid germ.

We found the actual count per cubic centimeter was higher in the cooler than it was in the waste can, in several instances. We found there that men were working year in and year out in a room with an open toilet in the same room and with no artificial light. In the old Ford Theater building there were things of that kind. They resorted to all kinds of devices to get their men housed, and then occupied their good spaces with those old records in order to serve Congress.

I do not want to weary you with these details except to give something by way of illustration of what was found there as a background, we may say, as a thing to be thought of when we are considering what there is to be done. Your chairman has mentioned an enterprise on foot for the study of these things by a citizen body, by an unofficial body. I am not going to speak to that question. Mr. Fosdick will speak to that question. But may I say something with respect to the relative advantage of the unofficial as compared to the official body of inquiry.

We have here a democracy. We have a country that is assumed to be governed by public opinion, but we have no way whereby the facts about government reach the public, and no way whereby the public may be intelligently advised in the formation of their opinion, much less the exercise of popular control over the Government through election. The question naturally comes to you as to whether

or not an unofficial, outside agency can be effective, and what would be the relative advantage of an unofficial as compared with an official body.

May I say this, that at the time President Taft asked if I might go there to take charge of this work, that it was not only my thought, but it was the thought of everyone with whom I was associated, that it would be a mistake, and we so said — that in our opinion it would be a very great mistake for us to put ourselves into unofficial relationship when he could just as well organize the body officially. He had one hundred thousand dollars to spend the first year, and he could just as well organize to do that sort of thing and then provide a co-operative arrangement whereby a citizens' organization that would be free from politics might work alongside, and perhaps be a useful co-operative agent, if not a useful background for future performance.

Our thought in that respect is premised on quite a line of experience. I am not going to say anything about our immediate experience in a large number of places where we have been, but we have been in something like fifty different contacts of this kind throughout the country. And in three offices — let me tell you something about what happened in three places, New York, Philadelphia, and Rochester.

I speak of New York and Philadelphia because in each of these places there was an official objection to any outsider butting in, and of course that is the thing that lies in the background when you ask that question, "Can an unofficial body come to have a contact and an influence that may be felt and may be effective?"

In the City of New York the organization with which I am associated and have been for the last ten years, was instituted for the reason that the citizenship there did not have any means of finding out what was going on. They had various agencies. After the Tweed scandals, for

example, they organized the Commissioners of Account, as the informing agency of the town, but it soon became a whitewashing organization. It had overcome that predisposition when Mr. Fosdick was there, but, nevertheless, until ten years ago it had functioned as a whitewashing organization for years. There had been many attempts at reform in New York and many persons had been very optimistic about what organized citizens can do — what the people can do — if they all go to the polls and vote for something they do not know anything about, etc.; but finally the question arose about the time of those life insurance scandals, as to whether or not it would be a good thing to organize something of that kind for a public corporation. They had what they called house-cleaning committees, committees of stockholders or policy holders, etc. It seemed that that was an experiment worth trying, and Mr. Cutting finally said: “Well, I will experiment to the extent of a thousand dollars a month for a year, if you cannot find anybody else to go into this thing. I will try it out to that extent and see what happens.”

Mr. Bruere was picked to take charge of the inquiry. When Mr. Bruere presented himself at the offices, he found every one of them was occupied by a Tammany Hall man, and that they did not look favorably on this venture. So it was finally decided to inquire into something that was not behind closed doors, and they went out and studied the streets of Manhattan, how the streets of Manhattan are maintained and administered. They made a report of what they found outside of the offices, and the result of that report was that Mr. Cutting was sued for one hundred thousand dollars libel, with all of the cards stacked against him. The Commissioners of Accounts reported that they had a very efficient administration. They had the Corporation Counsel’s offices, in fact they had everything in their hands, and the question then was, “How are we going to

get at the kind of proof that you will have to submit in court; namely, documentary evidence?"

There is no way of getting at the documents without a mandamus proceeding, although the charter specifically provides that every citizen has the right of access to public records. That might take three years before you got to the Supreme Court, and back and forth two or three times, and in the meantime his case would probably have gone to judgment. It was finally decided—Mayor McClellan being at outs with the chief, Mr. Murphy, they being in a quarrel over official patronage—to take the matter up with the mayor. Mayor McClellan thought favorably of the suggestion that they appoint a special corporation counsel to investigate and inform him as to what the condition was, and he appointed a young lawyer who was ready to work twenty-four hours a day at small pay—John Purroy Mitchel—as special Corporation Counsel, and John Purroy Mitchel said, "Now, come in with the experts and let us see what we can get out of this."

We got out a report and it was so far different from the official report that the mayor sent for the Commissioner of Accounts and said, "What is the matter? Is your report wrong or is this report wrong? Is your report right or is this report right?"

And the Commissioner replied, "I have every reason to believe my report is right."

"Well, do you know that it is?"

"I did not do any of this work myself, but I feel that the seventy or eighty men in my office are men whom I have every reason to trust."

And the Mayor said to him, "I want to charge you with the responsibility of personally finding out whether this report is right or wrong, and I want you to report here in a week from today."

He reported back that he had checked over this report

presented by Mr. Mitchell, and that he did not find anything the matter with the facts, but that he did not agree with his conclusions, and the Mayor said: "I can draw my own conclusions. If you do not find anything the matter with these facts, I want you to sign this report, and to put any qualification or conclusion on it you wish."

The upshot of it was that Mr. Von Scholl, a friend of Herman Ridder, who was then coal commissioner, was asked to take another job. He was writing a book on a five thousand dollar salary from the city — a perfect sinecure. He took another job and Mr. Mitchell was made coal commissioner, with instructions that he hold public hearings and put the men under oath so that they would not only have the documentary evidence, but also the personal record.

Then this record was sent to the Governor instead of being acted on by the Mayor, and Charles E. Hughes, who was at that time Governor of New York, asked the various witnesses to come up there to be cross-examined upon the record; and upon the record and the evidence brought out before him, he removed Mr. Ahearn, one of the chief pillars of Tammany Hall, for inefficiency in public office.

That was one of the first cases, if not the first, of removals on account of inefficiency in a public office, on record in this country. That opened the way.

Now, I am not going to waste time to tell you about the various other things that happened in New York, but that gave entree; and since that time, I think, we may say that this independent agency of citizenship has been doing business, and it has been doing business with every facility for finding out what is the background of facts that is to be acted upon officially, or as a matter of public information or action.

A situation that was still more astounding developed in Philadelphia when the citizens of Philadelphia were

attracted by this way of getting at things through the publicity that these lawsuits and these removals had gained. They asked us if we would lend them some men to come over there and get a bureau started. That was looked upon as outside of our work, but finally the trustees of the bureau consented that we might go over there and help them get started.

The mayor called his cabinet together, and they have a real cabinet there; they have five principal officers that control practically all of the municipal work, instead of a lot of them as you have here and in New York. He called these men together and they passed a resolution not to admit anyone to the offices without a resolution from the Board of Aldermen.

Of course it was known that that was simply shutting us off, that they did not expect anything to come from the Board of Aldermen, and that it was merely a way of saying politely, "You cannot come in."

The Mayor was thanked for his courtesy, and it was said to him, "Since you will not permit us inside the offices, we, nevertheless, will have to go to work."

"What are you going to work on?"

"Why, we are going to work on what you have not done behind closed doors. There is fully 90 per cent of the business that is done outdoors. You cannot keep things behind the walls of an office."

And so the work was started with health inspections, and inside of six weeks Director Neff of the Health Department, who had voted on this resolution, went to the Mayor and said:

"Mr. Mayor, I want you to let these men into my office."

"Why?"

"Because they have given me a report; they have not given it to the press, but they have given to me a report that this administration cannot afford to stand by."

“What about it?”

“Why, if we do not let these men into this office — they have been white enough about it; they have shown good faith in trying to help the office — the situation is, instead of going to the men who are trying to make capital against us, they have come to us, and if we do not give them this opportunity to come in, their only recourse is to go to the press.”

The Mayor decided that he would put responsibility on the head of that department for letting the outside agency inside, so that they would get a 100 per cent statement of facts, where they had a 75 per cent statement of facts before, and the officer said, “I will accept that responsibility. I prefer to accept that responsibility, rather than to accept the responsibility of letting them tell 75 per cent of the truth, with the understanding that they will give us a chance to know what the results are.”

That has been the reaction all along the line. In Rochester, there was no official impediment or obstacle to be overcome. There, they sat down with the Boss — Boss Aldrich — and the Mayor, and the machinery of government, and it was all plain sailing. We got started and made a survey of the whole situation inside of three or four months, and when the report was ready for publication they agreed that we could publish that report in sections in the newspapers and that the administration would say, “All right.”

That is exactly what happened. They published those reports in the newspapers almost verbatim. They took section after section for twelve different weeks, and filled up practically one page of the newspapers there twice a week on what was found in the city government. Then the reporters got busy with the officials, and they said: “Very well, we have been doing the best we can under the circumstances. Now it is up to you. We have given this

town all of the government that it will stand for. We are ready to go just as far as the town is ready to go. These men say that Rochester is as well governed as any town they have ever been in, but notwithstanding that, they point out these defects. If this town will stand for these things, we will put them through."

That was their comeback on this report, and they have been doing business there along that line ever since. The whole administration has taken hold of a constructive program to push efficiency to the limit, and the business and professional men of the city organized locally to help push the thing along, and to get back of the men who were trying to do the right thing for the city.

That is what has happened when they have had an administration not subversive to political control.

But let us look at the official commission first, for the purpose of this inquiry. First, there was the commission under President Taft. Every day that President Taft's term of office grew older, his power weakened, so that the last year of President Taft's official term of office in Washington was nothing but a waiting game, and after the election in November he did not have as much influence as a school-boy. There was only one reason why, when a hostile Congress came in two years before, that that appropriation was not cut off, and that was because they were afraid of the political effect it would have in cutting off an appropriation. But, what did they do? They reduced the appropriation and attached a condition which required us to reorganize the whole staff, providing that you could not pay a salary above four thousand dollars, and putting various other limitations on it, and then imposing certain things to be done, which would practically take all of the forces of the commission to perform the requests of Congress.

What happened in New York when they had a commission similar to this? It lasted one administration. Gov-

ernor Whitman came in; it was in his inaugural message that the first step toward economy was to kill the Economy Commission, and they had a straight and honest Commissioner there too, who was doing the most effective work they had ever had done.

What happened in Ohio when they had a Budget Commission? The next administration killed it. It is the regular practice and the regular experience in every place where official commissions have been created, that either they are killed or controlled. In other words, we have a Turkish philosophy that goes along with commissions or that is entertained with respect to them by the political powers.

Now, may I say this in closing, and perhaps I have already said too much, that we have in this country no provision for leadership, responsible political leadership. In fact, our constitutions are all framed on the theory that it is dangerous to have a man who can exercise power as an executive, and so we, in our constitutions or charters, have framed them so as to clip the wings of the executive, to make him impotent, for fear that he may do something wrong; and thus we force every man in the government to deal wrong, and thus we force every man in the government to deal with a committee in the legislature. Imagine that kind of thing happening in your own company. Suppose that Mr. McCormick's company here, at its annual meeting tomorrow, might have its board of trustees turn the key in the door and tell the executives that if they wanted to know anything about what when on last year, they could appoint an investigation committee to report at the next meeting, and then proceed to appoint committees of various kinds and arrive at a decision as to what they would do next year, without consulting the stockholders. How far would you get? What kind of business would you have? What kind of a management would you have?

You would have the same kind of a management that you have in public office. You cannot do business without a boss, and not having any provision for, and in effect having a provision against an official boss with his responsibility, we have manufactured a boss on the outside and said: "Better have him than one on the inside."

Now you have nothing but chaos in a democracy without some kind of a boss, and so as I say, we have created an irresponsible boss on the outside, and he runs the government.

Now, what is this proposition? This is a proposition for the citizens to organize another kind of a boss. That is all. A boss that is interested in promoting efficiency in the government, instead of being interested in getting something that may privately interest him and his friends. You have the same theory lying back of your boss system, except that you have the people clubbed together here, who are interested in getting the government to do this work instead of preventing the government from doing its work.

PRESIDENT SCOTT: This interesting discussion will be continued by a gentleman who has agreed to take a position on the executive committee of the new Institute for Government Research. For ten years Mr. Fosdick has been engaged in research work — as Commissioner of Accounts in the City of New York for several years and later in connection with the Bureau of Social Hygiene. He has made a study of the police systems of the world, which is one of the most remarkable exploitations of police systems ever made. He has been able to distinguish between what is worth while and what is worthless, and the committee which is to take over this government research work is very fortunate in securing — Mr. Raymond B. Fosdick.

MR. RAYMOND B. FOSDICK: Mr. Chairman, gentlemen of the Commercial Club: I want to take up the story just where Dr. Cleveland left off. He told you about his ex-

periences and his sudden official demise in Washington. His career, as I understand it, lasted just about a year and a half.

MR. CLEVELAND: Two and a half years.

MR. FOSDICK: Two years and a half, and then Congress landed on his commission and shut off the source of supply and so his commission went out of existence. Now, Dr. Cleveland, as he has told you, has just scratched the surface of things at Washington. They did not go into things there because they did not have the opportunity or the time. It takes time to really develop a system and to unearth a huge system of inefficiency, such as they have at Washington. It would take five years, it would take ten years to get things on a going basis and to put things on a good business basis at Washington at the present time; and Dr. Cleveland's commission, which was brought into existence by Mr. Norton, was shut off almost before it was born, before he had time to do anything more than just scratch the surface in the way he indicated tonight.

Now, the plan that is under consideration at the present time is a plan that, like Dr. Cleveland's commission, owes its birth to Mr. Charles D. Norton. I wish there were about a hundred men like Mr. Norton in New York.

Just before I came out here, I asked him if all the men of the Commercial Club were of his type, because if you all have the energy and vim that Charles D. Norton shows in his work down in New York, I am bound to confess that this must be a wonderful city to grow up in.

Mr. Norton conceived the idea, with one or two other gentlemen in New York, of a non-official agency for investigation and inquiry, and the scheme has been developed for the last two years and a half. Now we are just about ready to go ahead. In fact, we are launching the thing day after tomorrow. The articles of incorporation are going to be filed in the District of Columbia for the Institute for Gov-

ernment Research, next Monday, and it is about that particular organization that I want to tell you tonight.

We are starting off with a board of twenty-five trustees. These trustees are not dummies. They have not been added because their names sound good. They have been brought in because they believe thoroughly in the work we are going to try to undertake. These trustees have all attended all the meetings we have held up to date. They have shown a remarkable interest in the proposition, and I think the character of the men we have behind this proposition, to a certain extent, is a guarantee of the kind of work we hope to do. The following men are on the board, and I will mention just a few of them:

President Van Hise of the University of Wisconsin; Mr. James J. Hill; President Hadley of Yale; President Lowell of Harvard University; Theodore N. Vail; President Goodnow of Johns Hopkins University; Mr. Strauss of New York; President Alderman; Mr. Brookings of St. Louis; Mr. Lombardy of Dallas, Texas; Mr. Cutting of New York; Charles P. Neill of Washington; James F. Curtis of Boston; Martin A. Ryerson of Chicago; Ex-President Eliot; Samuel T. Mather of Cleveland, and Mr. Frankfurter.

That represents the type of men who are serving on this board, and I think, as I say, it must be in the minds of the people who read our announcement on Monday, a guarantee of the class of work and the type of work we hope to do through this new organization.

We are organizing this board of trustees of twenty-five members with an executive committee of seven members. The board of trustees meets once a year. The executive committee meets at least once a month, and perhaps oftener, and the executive committee is going to keep right on the track of our workers in Washington. It is going to have the thing in hand at all times. It is not going to be allowed to drift along at the whim or at the wish of the director of the work,

because the trustees intend to keep on the job all the time through the executive committee.

This executive committee is empowered to appoint a director. The director has not yet been chosen. We do not know whom we will get, but what we want to do is to get men who are trained to administrative capacities. We want to get men who are capable of criticizing the processes of government. We want to get men of experience, men of the type of Dr. Cleveland, not only to direct this work, but to be associated with the work as assistants to the director.

We want to get the very best experts that money can buy. Those men are to be had. There are such men in the United States. There are men like Dr. Cleveland, men like Frederick Willoughby, who is now serving as adviser to the Chinese Government; and men of that stamp to be had who are trained administrative experts, and who can go into departments like the Navy Department or the War Department or the Treasury Department, and study the processes of administrative work there, and make suggestions that will bring efficiency out of the mass of inefficiency in our present governmental departments.

Now, I emphasize the co-operative end of it. It is not going to be a muckraking institution. We are not going down there with any political ideas in mind, with any partisan purposes to fulfill. We are not going down there to get anybody out of a job. We are not going down there to lambast or pillory anybody. We have no friends and no enemies in this game. We want to go down there purely with a friendly and co-operative spirit. We do not intend to force our way into any department. What we want to do is to go down with the spirit: "We are a band of men who are capable, we think, of giving assistance when it comes to developing scientific governmental administration. We have had some experience along this line. We are open to invitations."

As a matter of fact, we have invitations already. Dr. Cleveland was notified a year and a half ago and an invitation was extended to him to make a study in the Indian office down there, and he made a study that completely reorganized the business administration of the Indian office, and resulted in the saving of a considerable sum of money annually.

That kind of an invitation is going to come right along. We have it from the army office at the present time; we have it from the department of the navy; and we are only going to undertake those things where invitations come, because, as I say, we do not want to force our way into anybody's office. We do not want to come as unwelcome guests to anybody.

Of course, in work of this kind, we are bound to run up against Congress, I suppose, and I haven't the slightest doubt, will be investigated from time to time, to determine just who is back of us and what is the ulterior motive, and all that; because my experience is that a Congressman is a pretty genial sort of animal, until somebody begins talking about cutting off patronage, a thing he is vitally interested in. Mind you, I do not say that of all Congressmen, but that is true of a certain type of Congressman that we have to contend with in Washington, and I think we will find that is so in Washington. And I think that without any intention on our part, we will in some cases stir up some animosities, but that is a thing we have to meet.

We are going down there, as I say, in a friendly spirit and a spirit of co-operation, to develop with governmental officers the science of governmental administration. We want to take up certain studies down there, certain scientific studies. We do not want to take them up in any propagandist fashion at all. We want to find out, for example, about pensions; what is a pension; under what circumstances ought pensions to be paid; how are pensions paid, and how

should pensions be paid, and how should pensions be stopped. We want to take up, for example, a study of the budget. We want to know all about the national budget of England; we want to know how France makes up her budget; we want to know how Germany makes up her budget; and after comparative studies of this kind, we want to know so we will be able to come out and say: "A national budget is perfectly practicable under such and such conditions; it is perfectly practicable and possible in the United States to have executive responsibility in the fiscal matters of the Government of the United States. It is perfectly possible for a government to introduce a system under such conditions, conditions that have been studied perhaps all over the world. That is the kind of a study we want to undertake.

The thing I am trying to drive home to you now is just this: that it is not a muckraking institution we are going in for. I confess that I have a good deal of suspicion of reform organizations that are gotten up overnight, and that go in to purify things in city and state government. We have had organizations like that in New York, and I have come across them in different parts of the United States, and nearly always there is some ulterior motive back of them that tags on behind. There is somebody that wants to get into office, or to get some one out of office who is in office at the present time.

Now, there is nothing like that connected with this institution at all. We want the best experts we can get; and I think, as I said, that when people glance over the list of the trustees who are running this thing, they will come to the conclusion that it is an institution with a very serious and disinterested purpose.

The question of financial backing is a question that looms large on the horizon, as I talk about this institution. I say, we are starting ahead on Monday. An organization

like this ought to have between \$100,000.00 and \$200,000.00 a year to run it, and of course it cannot be money that is obtained from any one source or any one city or any one part of the country. An organization like this, whose fundamental purpose is to introduce principles of efficiency in government administration, is an organization whose funds must be properly represented. It is an organization which must be supported from all parts of the country, small sums as well as big sums.

Now, I said that it would take between \$100,000.00 and \$200,000.00 a year to run this institution. Already we are assured of a little over \$50,000.00 a year for a period of years, and that period of years is particularly important. It won't do any good to go in and scratch the surface again. There is no use driving in a wedge to see what it is like, the way Dr. Cleveland's commission did before. He has gone ahead and done the pioneer work, has driven the trial bore, and we know what that trial bore shows. Now, we want an organization that can go ahead for a definite period of years. We want funds subscribed for a period of years, five years if possible, although ten years will be far better; because in doing work of this kind, you cannot hope to show permanent results in anything less than a long period of years, and it would be better not to go ahead at all than to start on a financial basis for one year only, because at the end of a given year we might not have anything to show; we might be right in the midst of scientific studies; we might be right in the midst of scientific studies of certain departments or of the budget, perhaps, and not have anything to show at all. We have got to have a period of years in order to show results.

We hope to be able to finance this undertaking at least to the extent of \$150,000.00 this first year. I do not believe we will need that money, because we do not want to start off with any tremendous bang. There isn't going

to be any enormous publicity about this thing. We are going to get started just as quietly as possible, and we expect to develop slowly and gradually. I don't believe we are going to spend \$150,000.00 the first year, but I do think that when we get started we ought to be able to finance the institution on a basis of at least \$150,000.00 annually, and I hope \$200,000.00; because the type of men we want to employ, such as Willoughby in China, or Mr. Chance, are not the type of men you can hire for \$5,000.00 a year, although a great deal of the clerical work can be done by men who will come for a good deal less than that sum.

However, as I say, we hope to raise a little over \$50,000 for a period of years. That is not all pledged for the same period of years. A great part of it has been pledged for five years. Most of that money has been raised in New York City. We have the hope that we can make the institution broadly representative. We believe that cities like Detroit, St. Louis, Chicago, Denver, and San Francisco, will gladly contribute their share to this kind of work, because it is not a work of any local significance at all; it is a work of national significance, and I just want to emphasize that point in closing, because I want to make my remarks very brief, as I think there are questions probably to be asked about this matter.

Gentlemen, in efficiency and economy — and I hate those two terms because they are so misused, and yet I do not know of any other terms we can use to bring out the same idea — the point is just this: that in running any big governmental institution there is never enough money to go around. I sat in on the budget of New York City for a good many years and I know that the requests that came before the Board of Estimates in New York City, for money to fight tuberculosis and for money to fight children's diseases, and for money for all the social things for which

money should be spent by government, is often denied and generally denied, because there is not money enough to go around. In any governmental enterprise that is always true, no matter whether the budget be municipal, state, or federal. In the City of Washington, when they make up the so-called budget, when the different committees of Congress get together to agree on who shall have this share and who shall have the other share, there are countless requests coming before Congress for money that Congress ought to spend and that Congress is obliged to deny, and why? Because there is not money enough to go around. And why is there not money enough to go around? Because the money is spent for purposes for which it ought not to be spent. The trouble with us in our government, municipal, state, and national — it is all the same — is that we do not interpret inefficiency and waste in terms of their social consequences. We say misaction means a waste of funds, and the waste of funds means an increased rate. We do not see the other side of the proposition, and that is that every cent appropriated for an illegitimate purpose, a wasteful purpose, is taken from funds that could be directly devoted to the health and comfort of the whole people.

After all, it is purely a business proposition. The money you spend for wasteful purposes, you cannot use to check tuberculosis. The money that goes for an unnecessary postoffice building, or for the pork barrel, cannot be used for social purposes for which money is needed. Every cent you appropriate for a wasteful purpose, for an unrighteous purpose, you take from a righteous cause. If the men on the payroll are supernumeraries, that is, if they fail to return in adequate service the money that goes for their salaries, they are not only robbing the artificial corporation, the government, but they are robbing the people of some positive constructive benefit which might be used for the benefit of all.

I thoroughly believe what we need in discussing this whole question, is just somebody to translate it, to translate our graft into tuberculosis, because there is not enough money to check it; to translate our padded payrolls into infant mortality, because there is not enough money to check it; or an inadequate navy, because of lack of funds. And then, on the other hand, to translate efficiency and honesty, not only in the terms of a decreasing tax rate, but in the broad, constructive social measures which mean wealth and health and comfort for the whole people.

I thoroughly believe, gentlemen, if we could clearly see the appalling effect of waste and inefficiency, if somebody could translate conditions from the cause to the real effect, and if we could see the inevitable and the relentless connection between inefficiency on the one hand and bad social conditions on the other, that we have enough pent-up moral indignation in Chicago, New York, and the nation to make efficient government, not a matter of political jugglery, but a matter of very stern necessity under the compelling hand of the people.

I feel very much in earnest about this thing tonight. I think we are right on the threshold of an effective move. I think this organization, with trained experts behind it, can do more in the way of scientific study than has been done in Washington in years and years; but we cannot go ahead with full assurance of success unless we have the support of all communities, Chicago, San Francisco, and New York, as well.

PRESIDENT SCOTT: Dr. Cleveland and Mr. Fosdick will be very glad to answer any questions that you may have in your mind. You aim to get started within the next two or three months in the actual work, do you not, Mr. Fosdick?

MR. FOSDICK: Yes; our plan is somewhat like this, if I may tell just you what we have in mind. Dr. Cleveland's commission in Washington, when it stopped work, left an

enormous amount of material down there, part of which was finished and part of which was unfinished. What we want to do is to get hold of a secretary, a business manager — and we have a man in mind now and are going to retain him this coming week — and for the next month or two we want him to spend his time getting that material into shape, digging it out of the archives where it has gathered dust ever since Dr. Cleveland went out of office. That will be our start, just knitting up the threads of the old commission so that nothing will be lost, and all that work which they did in the two and a half years they were on the job will be available for our purposes.

Then, little by little, we want to start off on department lines of work. We have already planned a study of budget procedure in England, and we have already projected translations of budget procedure from the German and from the French, and we have in mind similar studies along that line made by the very best men we can get; and we cannot help feeling that when, for example, the Institute for Government Research puts out a book such as never has been written up to the present time, a book which shows the possibility of a budget system for the United States Government and of introducing that sort of thing; that a book of that kind will have an offset that will be positively electrical, because Congress has never had anything along that line. The people have never had facts adequate enough upon which to base any theories along that line at all, and I think that this educational work done by this commission, and by the experts, the books we put out and the reports we put out from time to time, not in any propagandist sense at all, but purely to let the people know the facts as they are — I think that will have a tremendous educational value.

Now to answer your question directly — I am afraid I have wandered a little from the subject in my enthusiasm — I would say that we want to go ahead very slowly; we are

going to get started this week and we believe, little by little, taking on a man as we can find him, we will be able to build up a working staff just as efficient as can be found in any country.

MR. JOHN V. FARWELL: Do you intend to go to the different cities as you get invitations, or will you confine your efforts to Washington?

MR. FOSDICK: For the most part, we want to confine our attention to the national Government. I have not the slightest doubt that a study of the city or state governments could be made as efficiently as that of the national Government, but we go on the theory that a great many cities have their own bureaus, such as New York and Philadelphia have at the present time, and a score of cities throughout the country. We do not want to get into the field of municipal research, because there is so much of that to be done. We want to stick by the federal Government, because it needs it the most. After all, when you come down to analyzing the functions of government, municipal, state, and federal, there is no department needs help more at the present time than the federal Government, and we want to put our work at the present time where it is needed the most.

DR. CLEVELAND: Perhaps your question was as to the matter of system rather than the matter of work.

MR. FARWELL: Yes, I would like to know if they are only to do this work in Washington or whether they would carry out the work throughout the country.

MR. FOSDICK: I think the Government may need aid as badly in some of the larger cities of the country as it does in Washington.

MR. EDGAR A. BANCROFT: How many are there in New York who are helping your cause by contribution?

MR. FOSDICK: I think the largest contribution we have there is five thousand dollars for a term of five years. I think we have gotten about six contributions of five thousand

dollars a year. Then we have a number of one thousand dollar contributions. I think we have two or three five hundred dollar contributions, all for a period of years. We have two subscriptions from Chicago of one thousand dollars each. Just about fifty thousand dollars has been raised in New York at the present time.

DR. CLEVELAND: May I say that the hope is that there may be from ten to twenty different points of contact where they can get citizens interested where they will serve as pillars of support to this enterprise around the country. When Mr. Cutting was out here a short time ago, we went to Detroit by invitation, and the result there was that they would organize a local body and that they would provide ten thousand dollars a year for a contribution for an indefinite period, to the national enterprise; and that they would raise from twenty-five thousand dollars to forty thousand dollars in addition, to go into their state and city affairs. I received a letter today from the lawyer who is representing the organization committee, saying they were just about to file the articles of incorporation, and that they expect to get their end of it in shape in a few days.

The hope is that there could be some local responsibility from local points of contact where there would be some leadership for organizing to support this, and if in that community they wish also to provide for a similar arrangement for their own community or state, that that would be purely a local consideration. But the hope was that there might be from ten to twenty centers in large cities where there would be some local leadership that would be co-operative in this matter.

MR. FOSDICK: I would like to say that Theodore N. Vail is chairman of the finance committee, and I think that with his help we will be able to raise more money in New York than we have raised up to the present time. But I do not want all the money to come from New York. New York

has a bad reputation around the country; it is undeserved, but it does seem to have it nevertheless. We certainly have it in Washington. It reminds me of a remark I heard out West, a short while ago. A Westerner was talking out there, and he said he didn't care if the Germans did come over; that he hoped they would come over and take New York and keep it, because we did not need it. Of course, that is not the common feeling around the country, but we don't want too large a part of the fund to come from New York City. We would like to have it broadly representative, because the broader it is, the more it comes from a group of people or a large number of people, the more support this organization is going to have.

I hope we can get here in Chicago, perhaps not as large an amount of money as we have succeeded in getting in New York, but a substantial contribution. Also, we look for a contribution from St. Louis. We are speaking in St. Louis Monday night, and in Kansas City and Denver, and other cities around the country, so people won't feel that, after all, it is something that Wall Street is putting across and feel a little suspicious just because of that fact. The more we keep it out of Wall Street, the better reputation it will have around the country.

MR. A. A. McCORMICK: I would like to ask Mr. Fosdick if there has been any effort or consideration given at all to having any representation from the Congress itself. That is to say, some of the members of Congress working in connection with your organization. The point of view you represent here is entirely the outside, and you are running against a different kind of animal altogether when you get in to the public official, of whom I am one. Now, you get your ideal system, and you present it before Congress, and they are naturally antagonistic to it. You have not educated any of them, you have not won any friends by working along with them and by teaching them and showing

them what can be done, and what the real purpose and object of it is; and there are, I guess, a few of them down there — not so very many perhaps, but you might get a few of them who might be interested and work with you. That would permeate Congress after a while, and so I wonder whether you have thought of having the co-operation of these representatives in Congress along with your civic organization from the outside.

MR. FOSDICK: I confess that thing has been thought of, but not very favorably. The Congressman is such an ephemeral being — he is in Congress today and out tomorrow — and as we have to take such a long look ahead at this enterprise — trying to build up an enterprise that will last for a number of years — we did not deem it worth while trying to get in the Congressmen, because by the time we got started they might be out of office, and just so of all governmental officers. We thought, after consideration, that it would be better policy to put it in the hands of citizens. Of course there are one or two of what you might call semi-officials in at the present time: James F. Curtis, who is connected with the Federal Reserve in New York City, and I think there are one or two others that have official connections in some capacities in one form or another. But there are no active Congressmen and no active Washington officeholders in at the present time, although I think that is a point to which we might give some consideration.

DR. CLEVELAND: May I say, in that respect, Mr. Chairman, that in all these enterprises around the country that have been considered for the last ten years, after a good deal of consideration, that has been thought to be a dangerous thing. In New York, for example, on several occasions, the officers have said they would be very willing to subscribe to the local fund, and the trustees have said, "No, we do not want your money," simply because it would carry with it a certain loss of independence. You cannot very

well have a man sitting with you, you might say, and co-operating with you, and feel entirely independent in your point of view and in your presentations to the public. That has been the reason that it was thought to be an undesirable thing. That there should be absolute freedom from any political control, and that there should be absolute lack of any responsibility for the thing that is to be reported, so that they can co-operate with every party or any party. Further, it was found that when you are entirely free, you do not carry with you any suspicion that you are trying to help boost somebody, or drag somebody else down. That is the thing that has killed more independent movements, than anything else — lack of confidence which the public has in their disinterestedness.

It was thought that this should be absolutely disinterested, and that there should be absolutely no opportunity or basis for a charge of interest in it within the working group. It is possible that the conclusion is wrong, but that is the conclusion that has been reached, I think, in every locality where similar enterprises have been considered.

MR. JULIUS ROSENWALD: I would like to have Mr. McCormick state, if it is not too late, what his experience was with our Bureau of Public Efficiency here, which in a small way is trying to do similar work to what it is proposed to do in Washington. Of course we haven't nearly the opportunity here that an organization of this kind would have in Washington, but I think the experience that we have had here would demonstrate here the possibilities of the saving that could be made if such an organization as is proposed, is properly supported. Later on, Mr. McCormick, when he was president of the Board, had some experience as to the advantages to be gained through an organization such as the Bureau of Public Efficiency, and aside from his experience, the only item which this bureau has been able to point to

as a tremendous saving to the city, is what we have so far prevented in the paying of about three-quarters of a million dollars, for voting. That matter is still in the courts, but if it had not been for the Bureau of Efficiency taking up that matter and preventing the payment, the city would have paid out three quarters of a million dollars for voting machines, on which an order had been given which was valid; but now the probabilities are we are going to be able to save the payment for those machines, which are absolutely worse than useless, because they take up storage every year.

That is only one item. Then the fact that the County Treasurer has paid a great deal larger sum for interest on the public funds that he had in his hands during the last year, than was ever paid before, is due to the work of the Bureau of Public Efficiency, because we have been fighting it, and fighting it very hard, until we have had a law passed at the last legislature that he must turn over every dollar of interest after the present treasurer's term expires. I hope Mr. McCormick can give you the experience he had, as president of the County Board, with this small efficiency body here in Chicago.

MR. FOSDICK: The analogy that Mr. Rosenwald points out is just the analogy we have had in mind right along; that is, that nobody would have thought of starting such an organization as this if it had not been for the successful establishment of bureaus of municipal research and public efficiency in a number of cities in the United States. Now, Dr. Cleveland is a pretty modest man. He did not tell you about the results since the establishment of the Bureau of Municipal Research, in the last ten years. We have had a tremendous awakening in New York City. I have seen municipal governments all over the United States, and I have not the slightest hesitation in saying that we have the highest standard of public service there that we have ever had, and

the highest, I believe, that exists in any city in the United States—certainly any that I have ever seen. Primarily that is largely due to the work of the Bureau of Municipal Research. They have educated public opinion, and public opinion has gotten to a point now where it expects more of its officials than it expected ten years ago. People have the facts now and they know just where they can put a peg in and say, “Below this point you cannot go.”

I am not connected with the Bureau of Municipal Research; they never asked me to be a member of it, and when I was in public office, they used to fight my conclusions once in a while; but I am glad to be able to give this testimony about the Bureau of Municipal Research, and I think this is the hope of our present enterprise, because I believe that in a democracy like this, you can educate the people and bring them to a point where they will stick a peg in and say, “This is what such and such a man did, and his successor is not going to be allowed to drop very far below that.”

I think that is the hope of this present movement, just as Mr. Rosenwald brings it out.

DR. CLEVELAND: May I give you some figures that I have here on the back of my memoranda? The average increase before 1908, when they really began to become effective there, was 38 per cent increase in the annual expenditures over which they had control. This does not include the state's contribution to taxes. The average for the next five years was 5.25; that is, from 1908 to 1913. From 1910 to 1913, taking the last three years of that period, the average was 4.23; from 1910 to 1914, taking in the one year beyond that, it was 3.62 per cent; from 1913 to 1914, it was 1.83 per cent; and last year, 1915, it was .34. In other words, you have a steady progression downward of the rate of increase in your total expenditures within the control of the city, and during all that time there has been a very large increase both in population and in the require-

ments for service, the average rate of population increase, being 3.5 per cent per year.

MR. VICTOR F. LAWSON: Dr. Cleveland, would you put that same thing in terms of money as I heard you do when you were last in Chicago? The amount of money for the average of 1916 would be larger than it is but for the work that has been accomplished by your bureau.

DR. CLEVELAND: It would have been \$34,000,000.00 larger this last year if the budget rate of increase had been maintained that had been going on for the five-year period prior to the ten-year period.

MR. LAWSON: That is \$34,000,000.00 per year?

DR. CLEVELAND: Yes, sir; \$34,000,000.00 larger this last year.

PRESIDENT SCOTT: Are there any further questions? If not, we shall be adjourned, with the kindest expressions for your coming to us, Dr. Cleveland and Mr. Fosdick. We appreciate very much your giving to us this time, and we hope that you will hear from it in a way that will perhaps, be satisfactory to you.

The meeting stood adjourned.

TWO HUNDRED AND FORTY-EIGHTH REGULAR MEETING

Thirty-eighth Annual Meeting

SATURDAY, APRIL 8, 1916

Closed Meeting: Vice-President Lawson Presiding

PROGRAM

PRESENTATION OF ANNUAL REPORTS

Treasurer*

Secretary*

Committee on Plan of Chicago*

Chicago Plan Commission

Educational Committee*

Committee on Revision of Illinois Taxation Laws*

Report of First State Pawnors Society*

Report of Commercial Club Permanent Endowment Fund*

Report of Nominating Committee

VICE-PRESIDENT LAWSON: Gentlemen of the Club: At noon today our president telephoned to me that word had come of the serious illness of Mrs. Scott's mother in the East and that he would take the afternoon train and would therefore be unable to be with us tonight. He wished me to express to you his great regret that he could not be with you at the last meeting of his term of office, and to say that he has very greatly enjoyed the privilege of leadership in the activities of the Club, and that he regretted that he had been unable personally to contribute as much as he would

* For full text of report see next section of Year Book.

have wished to, toward definite and constructive work during the year.

In reporting this to you, I am sure I express the feelings of all the membership when I say that I think our worthy president has allowed his characteristic modesty to disturb his sense of proportion and of values, and that we are his debtors for his faithful, intelligent, and able leadership during the year.

Mr. Edmund D. Hulbert, treasurer, was then called upon for his report. (See page 242 for report.)

VICE-PRESIDENT LAWSON: What disposition do you make of the report?

(A motion duly made and seconded to accept and place the report on file was unanimously carried.)

The next business is the report of the secretary, Mr. Louis A. Seeberger. (See page 237 for report.)

(A motion duly made and seconded to accept and place upon file the report, was unanimously carried.)

VICE-PRESIDENT LAWSON: Report of the committee on Plan of Chicago; Mr. Butler.

MR. EDWARD B. BUTLER: Mr. President, there has been no occasion for a meeting during the year, and there has been no meeting, so I have nothing to report.

I may say that I hope that there may be occasion for a meeting during the coming year. I hope we will have something to do with reference to the Lake Front and Outer Park System.

VICE-PRESIDENT LAWSON: Mr. Butler illustrates the principle inculcated by the editor of the *St. Louis Globe Democrat*, who wired his Washington correspondent that if he did not have any news, not to send it very full.

The report of the Chicago Plan Commission; Mr. Wacker.

MR. CHARLES H. WACKER: Mr. Chairman and members of the Club: After the last annual meeting of the Plan Commission, your president said to me that my report was

a very excellent one, because it was very short, and he hoped that I would make the same kind of a report at the next meeting of the Commercial Club.

I desire to say in connection with this, that I have started out to make the reports very complete, because I desired to have the records of the Commercial Club show in detail what has been done in connection with the plan for which this Club is responsible. But I soon found that this Club is somewhat like some of the women's clubs that I am called upon to address. I am expected to give full explanation of the plan within ten minutes' time.

My report on Plan Commission work for the past year is a transcription made from the reports of public officials made to the Commission at its recent annual meeting. Proceedings have been mailed to Club members. This precludes an extended report from me. Let me say here that I sincerely hope all the members of this Club will carefully read the last report. I think it is an important one, and should be read. I shall cover briefly only the main features, in the hope that you have carefully perused the report. The annual meeting of the Commission occurs when many Club members are away. The attendance of seventy at our last meeting, however, equaled that of any early meeting in the first stage of Chicago Plan enthusiasm.

Twelfth Street: Twelfth Street court proceedings have continued without interruption since beginning June 29. The case will end this month. Briefs will be presented to Judge Brentano by May 1st. Plan Commission attorneys have practically conducted the entire case. This has been a tremendously big lawsuit with many complications. I will mention only two.

When the railroads agreed to pay \$791,000 toward the viaduct, they demanded settlement of their property damages in the agreement. The city refused, advising the companies to submit their claims in the condemnation suit. In

the trial, the railroad claims amounted to approximately \$1,000,000. This largely represented trackage areas affected by the widening of Twelfth Street. Certain just claims were awarded. Unjust claims, based on intensive development value of the trackage area, were contested. It was argued that intensive development was impossible without the proposed building-line-to-building-line viaduct.

Another difficulty was the absurd demands of an owner east of State Street. Human nature is selfish. This instance is no exception—merely an exaggeration of that trait. He demanded \$400,000 for property worth only \$200,000 at the highest possible value, based on the very latest sales.

Property owners west of the river are almost a unit in agreeing not to take an appeal. East of the river, however, the railroads, it is believed, will all appeal, if the court action is not acceptable to them; and also certain property owners between State Street and Michigan Avenue. Naturally, the whole case will fail if any appeal is sustained.

Michigan Avenue: Michigan Avenue court proceedings began February 14th. Judge Pond set April 19th for hearing legal objectors. Delay has occurred because needed experts are engaged on the Twelfth Street case. On this account probably these hearings will not commence until the close of the Twelfth Street case, May 1st.

The Michigan Avenue trial will doubtless require as much time as the Twelfth Street case. One hundred and ninety attorneys have objected for 46 of the 51 owners whose property will be taken, as well as for 61 per cent of the total of all property assessed. Objectors are divided into three classes:

1. Those who do not desire to defeat the improvement, but whose objections, if sustained, will do so.
2. Those who are indifferent to the improvement itself, but who desire, if it is not defeated, to enrich themselves at the expense of the taxpayers.

3. Those who desire at all events and under any circumstances to defeat the improvement, and who will carry the case to the Supreme Court if defeated in the lower courts.

The Michigan Avenue case is by far the most important of its kind yet undertaken. That it will be bitterly fought is certain.

The Commission unalterably believes Messrs. Tolman, Redfield and Sexton, its present counsel, should conduct this case.

This recommendation has repeatedly been made to the Mayor and to the Corporation Counsel. The last appeal, made as recently as March 7th, was by a committee: Messrs. H. A. Wheeler, James Simpson, Homer A. Stillwell, John W. Scott and Frank I. Bennett.

At the close of this conference, it was felt that little or nothing had been accomplished.

The first branch of the case is most important. This covers objections to its legality. He who thinks it is an ordinary special assessment case has only a superficial idea. The most resourceful legal minds, trained and experienced in that branch of the law, should be employed.

Lake Front: The Lake Front Council Committee hearings dragged through the entire year.

Many minor changes in the plan were suggested and made.

New opposition developed. The Commission's officers met with and harmonized all factions and differences. The Council Committee finally approved the Commission's plans and authorized Chairman Littler to submit the ordinance to the Illinois Central Railroad Company. President Markham advised that certain terms of the ordinance were unsatisfactory, and suggested that the matter rest in abeyance until the company could submit its completed plans for its terminals.

Active steps will be taken by the Plan Commission to hasten negotiations.

Postoffice: A postoffice site appropriation bill is pending before the House Committee on Public Buildings and Grounds. After the Chicago hearing before Secretary McAdoo, a delegation of fifteen which was headed by the Mayor and included several members of the Club, went to Washington.

The two-block site on Canal Street, between Adams and Madison Streets, was advocated.

Subsequently, Chairman Harry A. Wheeler's committee conducted an effective local and inter-state campaign. A petition of 7,349 Chicago business men and firms, and resolutions from commercial organizations in 250 cities in 19 states, were secured and forwarded to Washington.

At present preparedness and "pork barrel" agitation overshadow everything else and may lead to our defeat but at the present writing, it is believed that the House Committee will report an appropriation bill, including the Chicago item for \$6,000,000.

Bridges: The Commission aided the city in designing eleven new bridges. Mr. Bennett's department has conducted a continuous series of technical consultations with city departments, which have resulted in the production of numerous plans affecting the Plan of Chicago.

Forest Preserves: The Supreme Court rendered a favorable decision on the Forest Preserve act; whereupon the County Board immediately organized an advisory board for the acquisition of forest preserves, composed of Peter Reinberg, Chairman; J. C. Vaughn, W. A. Peterson, Dwight H. Perkins, two members of the County Board, and myself.

Mr. Reinberg states that his board will at once acquire available property equitably distributed in the various districts surrounding Chicago.

Attorney W. F. Hadley of the DuPage County Board states that their board is examining various sites in that county. A bond issue has not as yet been submitted and Attorney Hadley believes that the people will require at least another year's education to warrant the assumption that a bond issue would be approved.

Exterior Highways: President Reinberg states that during this summer the Cook County Board will improve Milwaukee, Western, and Archer Avenues, Twelfth and Halsted Streets, and Higgins Road to the county line, in conformity with the exterior highway system in the Plan of Chicago.

I would like to state here that we furnished the County Board with the exterior roadway plan that is contained in the Chicago Plan book, and I received a letter from them today expressing their appreciation and stating that it again indicated the thoroughness of the work of the Chicago Plan Commission.

The Commission is preparing a campaign with cities, commercial associations, and townships on the exterior highway system to advance other work; i. e., the joining of unconnected sections of roads.

Harrison Street and Austin Park: The Commission, at the request of the Council Committee on Streets and Alleys, took the initiative in preparing plans for the diversion of Harrison Street and the opening of Colorado Avenue through the new Austin Park.

Our plan was adopted by the park commissioners and an ordinance passed by the City Council.

I would like to say here that as to Harrison Street, a slight curve was made in the street through the park, and that the West Park Commissioners gave one hundred feet of the south end of this new park for the extension of Colorado Avenue, which ought to become an important commercial street.

At the request of the West Park Board, the Commission is now considering the question of boulevarding Adams Street and Central and Austin Avenues, and paralleling the park with connections to Washington boulevard.

Robey Street and Ashland Avenue: Walter H. Wilson's committee states that three plans for the connection of Ashland Avenue at the north branch of the river were submitted to the Council Local Transportation Committee. We reviewed these plans and the chairman has asked the Council Committee to have prepared, also, and submitted to it, plans for the connection of Robey Street, both on the northwest and southwest sides.

This entire matter has been referred to the recently created Chicago Traction and Subway Commission: Messrs Parsons, Arnold and Ridgeway.

The officers of the Plan Commission met with this board yesterday. It was agreed that the Robey Street and Ashland Avenue connections would be studied jointly by the two commissions, so that the most practical solution of these problems might be determined for final report.

Railway Terminal Commission: Walter L. Fisher fully outlined, at our annual meeting, the plans of the terminal Commission with respect to the Plan of Chicago. This covered the Illinois Central terminal group plans, the straightening of the river, and the opening of Franklin, Market, LaSalle and Dearborn Streets, and Fifth Avenue, southward through the railroad area.

Educational and Publicity Work: General educational and promotional work continues unabated. Requests for Plan stories are constantly received from magazines, newspapers, and periodicals at home and abroad.

The Chicago Daily papers, during the year, in addition to 39 favorable editorials, mentioned Chicago Plan Commission work in 380 news items.

This does not include outlying daily and weekly papers

nor foreign newspapers. These have supported us to a marked degree.

The *British Architect* in London, upon its own initiative, recently published a lengthy article on city planning in American cities, which dealt almost entirely with the work in Chicago.

In this city forty-eight lectures were delivered to audiences totaling 13,325 people.

The motion picture production, "A Tale of One City," was shown in fifty Chicago theaters to audiences approximated at 150,000 people.

These feature films were also shown in a number of outside cities.

Recently the Commission removed its headquarters from the Hotel LaSalle to the Hotel Sherman. The five years' occupancy in the former hotel was without charge. With an eye to economy, practically the same arrangement has been made with the Hotel Sherman. Two hundred and fifty dollars is the yearly rental for commodious rooms on the parlor floor. The Chairman of the Commission has urged the commencement of one or two new plan projects.

In seeking recommendations from the Commission members, he referred to the extension of Ogden Avenue. Under our forms of procedure, so much time is required that it is perhaps not too early to begin an active propaganda in new directions.

The slow progress in the cases already started doubtless causes many people to become restless and discouraged. However, it should be considered that our public machinery is cumbersome, and that there is little precedent to guide us in such large work.

Adjustments consequent upon changes in the city administration must ever produce a certain amount of delay and apprehension. We cannot change our form of govern-

ment, and therefore we must make due allowance for valuable time thus lost.

As Chairman of the Chicago Plan Commission I desire to extend to the members of the Commercial Club my most grateful thanks for the loyal support which I have always received at their hands. And I also desire again to call the attention of this Club to the invaluable work done by our Managing Director, Walter D. Moody.

With the exception of not heeding our most urgent request to retain the law firm heretofore mentioned, we have enjoyed the active and effective support of his honor, Mayor Thompson, and his department heads, and at no time have we failed to secure the hearty co-operation of the City Council, without which—it goes without saying—we could have accomplished nothing.

With the general support of the people and the continued splendid support of the Chicago press and of this Club, Plan Commission work must and will eventually succeed far beyond what we have been hoping for.

VICE-PRESIDENT LAWSON: Report of the Educational Committee; Mr. Mark.

MR. CLAYTON MARK: At the time of the last report of your Committee, the revised bill for system of vocational education for the State of Illinois was pending before the State Legislature. Public hearings were subsequently held, at which the Club was represented by a number of its members. The Association of Commerce, which was associated with the Club in this movement, was also represented. The bill, however, failed of enactment.

While the Club's efforts for this legislation resulted unsatisfactorily, through its activities during the past several years, great public interest has been aroused in the need for vocational education in the United States. At the present time there is pending before the National Congress a bill to

provide Federal aid for vocational schools to be established in the states.

Demand for the vocational education literature of the Club continues active and this is still being freely and widely distributed. Calls for it come from all directions—even from across the sea.

VICE-PRESIDENT LAWSON: Report of the Committee on Revision of Illinois Taxation Laws; Mr. Eckhart.

MR. BERNARD A. ECKHART: Your Committee on Revision of Illinois Taxation Laws is gratified to report that their efforts in co-operation with many other civic bodies and associations, after a struggle of many years, have been finally successful in securing the adoption by the General Assembly of the following joint resolution prepared by the Illinois Special Tax Commission:

Resolved, by the Senate of the State of Illinois, the House of Representatives concurring therein, that there shall be submitted to the electors of this state for adoption or rejection at the next election of the members of the General Assembly of the State of Illinois, a proposition to amend Article IX of the Constitution by adding thereto an additional section to be known as Section 14 of Article IX, as follows:

Section 14. From and after the date when this section shall be in force the powers of the General Assembly over the subject matter of the taxation of personal property shall be as complete and unrestricted as they would be if sections one, three, nine and ten of this Article of the Constitution did not exist; provided, however, that any tax levied upon personal property must be uniform as to persons and property and of the same class within the jurisdiction of the body imposing the same, and all exemptions from taxation shall be by general law, and shall be revocable by the General Assembly at any time.

The resolution was adopted by the Senate May 18th, 1915, by a vote of 35 in the affirmative to 12 in the negative, and in the House on May 20th by a vote of 130 in the affirmative to 8 in the negative. This amendment will now auto-

matically be submitted by the Secretary of State on a separate ballot to be voted upon at the general election November 7th, 1916, and in order to become a part of the Illinois Constitution it must receive the affirmative votes of the majority of all those voting at that election.

Your committee feels that much has been accomplished by the action of the General Assembly in passing the resolution providing for this amendment, but a great deal remains to be done in order to secure the approval of the amendment by the electors of this state next November.

Great credit for the adoption of the resolution is due to Hon. David E. Shanahan of Chicago, Speaker of the House; Senator W. A. Compton of Macomb, who introduced the resolution in the Senate, and Representative T. N. Gorman of Peoria, who submitted it to the House.

In this connection we especially wish to commend the action of the Secretary of the Civic Federation, Mr. Douglas Sutherland, for his indefatigable, intelligent, and tactful work in bringing to the attention of the members of the Legislature the great importance and benefit that this amendment will be to the citizens of the State of Illinois. If the Amendment is approved at the November election by a majority of the voters of this state, the Legislature will then be empowered to enact a just and equitable statute providing for the classification of personal property for purposes of taxation, and to deal effectively and intelligently with the problems of unjust taxation, unequal distribution of tax burdens, and the many other evils incidental to our present antiquated and intolerable tax system.

Respectfully submitted, Adolphus C. Bartlett, Victor F. Lawson, Cyrus H. McCormick, Harrison B. Riley, Albert A. Sprague II, Frederic W. Upham, Walter H. Wilson; Bernard A. Eckhart, Vice-Chairman.

VICE-PRESIDENT LAWSON: Report of First State Pawnors Society; Mr. Farwell.

MR. JOHN V. FARWELL: As requested, I submit herewith a report of the work of the First State Pawners Society.

As most of the Commercial Club members are stockholders in the Society, and have received the annual report for the year ending September 30, 1915, I will not repeat it, but will give a few figures of general importance and interest.

The last report showed total loans of \$1,800,087.50, compared with \$1, 663, 250 the year before; and a net profit of \$91,272.98 compared with \$73,569.69. In every way progress was shown.

The Society was organized by the Merchants Club in 1899, and since then has made 617,346 loans, amounting to \$14,172,416.90. Including redemptions, its total transactions have reached the large total of \$27,068,969.40.

It started with \$50,000 capital, and now has \$800,000 capital, and over \$400,000 surplus.

During its existence it has paid the legal limit of six per cent dividend on its outstanding stock, and has reduced its charge to borrowers from the legal provision of one and one-half per cent a month to one per cent a month. As it probably does one-third of the business in the City of Chicago, it has been a great influence in reducing rates of all pawnbrokers, which was one of the original objects of the Society.

During the last twelve months, ending March 31st, it made 69, 229 loans, and of these 37,823, or $56\frac{1}{3}$ per cent, were loans of ten dollars and under. The cost of each loan made is about 70 cents, and the average length of time for a loan is about seven months. On this basis, the average gross interest received from a one dollar loan would be seven cents, and from a ten dollar loan, 70 cents. Every loan, therefore, made under ten dollars is done at an actual loss. As such loans are made to the poorer classes, the Society is able to be of special benefit to such people, through its ability to make a profit on the larger transactions.

Of the \$1,663,250 loaned in 1913-14, only \$25,000, or

1½ per cent, was unredeemed and had to be sold at auction; in other words, 98½ per cent of our loans are paid in full.

Through our taxes, which last year were \$16,722.52, on our personal property, we seem to be bearing our full share of the public expenditure.

For the first time in the history of the Society our redemptions during a period of six months have been more than our loans. The Provident Loan Society of New York has had the same experience. Apparently it is an index of the present prosperity in large manufacturing cities.

Respectfully submitted for the Board of Directors, John V. Farwell, President. Directors: Edgar A. Bancroft, Edward B. Butler, T. E. Donnelley, David R. Forgan, John G. Shedd, Frank H. Jones, Rollin A. Keyes, John W. Scott.

VICE-PRESIDENT LAWSON: Report of the condition of Commercial Club Permanent Endowment Fund for the Glenwood Manual Training School; Mr. Butler.

MR. EDWARD B. BUTLER: There is an endowment fund amounting to fifty thousand dollars, which was given by the Commercial Club members sixteen years ago or so, and the income for the last year from that sum was \$2,341.

I would like to take this opportunity, Mr. Chairman, to ask a favor of the Club, if you please. It was during Mr. McCormick's administration—I think it must have been sixteen years ago or more—that an effort was made to help boys, and a committee reported upon that question after investigation, and one hundred thousand dollars was given to the Glenwood School, fifty thousand dollars of which went into the buildings, and fifty thousand more for endowment.

It was perhaps two or three years later—in 1904, to be exact—at my suggestion that this money was put into the hands of a Board of Trustees, consisting of three members.

At the time it was Mr. Buckingham, Mr. Haskell and myself. It was understood that in the case of the death of one, the other members would select his successor.

Mr. Haskell, Mr. Hutchins, who is now one of the members, and myself, all agreed that this trusteeship should be done away with and that the funds should be turned over to the treasurer of the Glenwood School. As it is now, all these three members do is to invest the money and turn the income over to the treasurer.

As I said before, I was the one who suggested having the trustees, and I feel now that it is quite useless. We are all going to die sometime. The school has other funds, has several hundred thousand dollars endowment, and is quite capable of taking care of this fifty thousand dollars, so I am going to ask, if it is proper and in order, that the executive committee be empowered, if in their judgment they see fit, to do away with the trustees, and turn the funds over to the Glenwood School.

I would like to have the Executive Committee pass on that. Ordinarily, that would come the other way around, come the other way through; first go to the Executive Committee and then come to this full membership; but, if it is in order, I would suggest it be turned the other way and let the Executive Committee say as to whether this shall be done.

If anyone cares to make a motion to that effect, I would be glad to have them do so.

MR. DAVID R. FORGAN: I so move you, Mr. Chairman.

MR. WACKER: I second the motion.

VICE-PRESIDENT LAWSON: You have heard the motion, gentlemen. Are there any remarks?

(The motion prevailed.)

VICE-PRESIDENT LAWSON: Institute for Government Research. Mr. Smith, will you read the telegram you have there.

THE COMMERCIAL CLUB OF CHICAGO

MR. WALTER B. SMITH: The following is a telegram from Mr. Julius Rosenwald, to Mr. Scott, President of the Commercial Club, from Hot Springs, Virginia:

"Sorry not to be at the Commercial Club meeting, Saturday, April 8, to make the following statement which I authorize you to make as an evidence of my desire to have the Club actively interest itself in and co-operate with the Institute for Government Research. I shall be glad to transfer to the name of the Club my subscription of five thousand dollars a year for two years, provided other members of the Club subscribe at least fifteen thousand dollars annually for two years, this making twenty thousand dollars a year for two years from the Commercial Club of Chicago, conditioned upon the Institute securing at least one hundred thousand dollars annually for two years, including our twenty thousand dollars. JULIUS ROSENWALD."

VICE-PRESIDENT LAWSON: Your President discussed this matter with me and asked me to make some expression of my personal view respecting Mr. Rosenwald's proposition, and I am very glad to say a word from a personal point of view.

It seems to me that we ought not to let Chicago stand out and apart from a national movement of this character and consequence, and I say this with due recognition of the fact that some of the members of the Club are already contributing generously to the Chicago Bureau of Research for similar work for local purposes. Yet I think that, due to the very reason we do think it well worth while to do this thing at home, we should have some part, even though a modest one, in the application of the same principles to the expenditures of the national Government. While I recognize that there is some truth respecting the old saying, "Christmas comes but once a year," as respecting an opportunity to contribute—and these opportunities come with some frequency, especially this year—I thought it

would be an unfortunate thing if this Club were not to make some response to this effort and this movement; and I would suggest for your consideration the plan for the appointment of a committee to present the matter to the membership of the Club individually, and receive such subscriptions as the individual members of the Club are moved to make, unless you should think otherwise and desire to have the Club act as a club. I merely make the suggestion for your consideration and I leave it in your hands for such action or discussion as you care to take.

If there is no disposition to act in the matter, we will pass the subject.

MR. ALFRED L. BAKER: Why cannot it be referred to the Executive Committee? I move it be referred to the Executive Committee with power to act.

MR. WACKER. I second the motion.

(The motion prevailed.)

VICE-PRESIDENT LAWSON: The next topic is the State Budget and Efficiency. I will ask Mr. Smith to read some letters that have passed between the Executive Committee and Mr. O'Leary, president of the Chicago Association of Commerce, on this subject.

MR. WALTER B. SMITH: Under the date of March 10, Mr. O'Leary, as president of the Association of Commerce, wrote Mr. Stillwell as follows:

As the result of an informal conference with several members of the Executive Committee and the Senior Council, with reference to the proposition submitted by a committee of the Commercial Club for our consideration, we are of the opinion that the Association of Commerce may properly undertake the proposed activity, provided a plan be agreed upon by which the movement will be inaugurated under the auspices of the Association through the organization of a central committee, composed of prominent and representative citizens of the whole state.

The success of the undertaking, it seems to us, will depend largely upon the measure of interest it receives from the state at

large, and our first effort, therefore, would be to secure the co-operation of commercial organizations throughout the state, of which there are some two or three hundred. This co-operation I believe would be forthcoming.

For several years our Illinois Committee has conducted a campaign of acquaintance in the state, out of which have grown cordial relations. The Illinois Commercial Federation is an agency which might to advantage be brought into the movement. The Illinois Association of Commercial Executives, made up of the employed officials of commercial organizations, would also no doubt lend valuable assistance. In addition there are many local organizations of prominence and standing throughout the state, whose active interest might be secured.

It is our thought that any effort to create general interest in the report of the Efficiency and Economy Committee would fail to secure desired results if known as a "Chicago movement." By making it a state movement and bringing into it the representative business men of all sections, it seems reasonable to expect that much might be accomplished.

Following the line of our joint conference, the Association is prepared to take the initiative if your views coincide with ours as outlined above. It is our understanding that we can count upon your financial as well as your active support — the amount subject to agreement, as it will be impossible to estimate the cost of the undertaking until the work has proceeded far enough to indicate the scope of the investigation required and the best manner of its handling.

I am writing this letter with the sanction of our Executive Committee and we are prepared to go ahead upon receipt of your advice that the plan we have outlined is mutually satisfactory.

Very sincerely yours,

JOHN W. O'LEARY, President.

The tentative plan of procedure is as follows:

1. Appointment of a central committee of twenty-five members, ten from Chicago, fifteen from down-state.
2. Formulation by central committee of specific purposes, plan of investigation, and methods of conducting campaign.
3. Presentation of this program to commercial organi-

zations of state, including Illinois Commercial Federation, Illinois Association of Commercial Executives, and all chambers of commerce and commercial clubs, for endorsement and active support.

4. Campaign by Illinois Committee to secure general co-operation in this movement.

5. Frequent reports by central committee to business organizations of state, of progress and developments of investigation.

6. Series of public meetings in various sections of the state under auspices of commercial organizations of respective sections to present the recommendations of the committee.

7. Campaign of newspaper publicity to supplement these public meetings.

8. Movement to secure the official approval of the commercial organizations of the state of the findings of the central committee and the appointment by each organization of a standing committee to work for the fulfillment of such recommendations.

VICE-PRESIDENT LAWSON: The action of the Executive Committee after due consideration of the whole subject was to the effect that it would recommend to this meeting that the Club participate in the expenses of a campaign to the extent of 50 per cent of the contributions; providing, however, that the total contribution of the Club shall not exceed the sum of \$5,000. That recommendation is before you for action.

(On motion duly made and seconded the recommendation was unanimously adopted.)

VICE-PRESIDENT LAWSON: The Illinois National Guard; Mr. Riley.

MR. HARRISON B. RILEY: Mr. President and Gentlemen: Certain officers of the First Regiment of the Illinois National Guard have asked Mr. B. A. Eckhart and

myself to enlist the interest of this Club in their present difficulties.

I took the matter up with Mr. Scott, with a view toward obtaining a hearing before the Executive Committee. He recommended, following the regular procedure, that the matter be presented to the Club this evening and given proper consideration.

First and foremost: this is not an appeal for financial assistance. In pending legislation before Congress the attempt was made to glorify the National Guard and make it an instrument for the instruction of the young men with an inclination in the use of arms, so they might become a factor for defense in this country. Congress has the ability and probably the willingness to furnish the finances. Congress has not the willingness but has the ability to furnish the men.

The Illinois National Guard is aware of the opposition to its service arising through organized labor. They feel that in many ways, openly and secretly. The most effective weapon against the continuance of the organization is through the superintendents, the straw bosses, in the large mercantile or manufacturing establishments. Through their affiliation with labor they find methods of bringing pressure to bear. One of the principal methods by which pressure is exerted is the discharge of men who show extraordinary and real interest in the work of the Guard. It is their record, and it is said to be the record of other infantry companies, that nearly ten per cent of their men lose their positions immediately after the summer in camp. The reason usually given is not because they went away for a week or ten days in the service of the state, but other reasons are found.

The officers of the First Regiment desire to get the support of those in command of our industries. They believe it is not a practical thing to make a public issue with labor

or any other organizations, of this matter; but they think it is necessary for the employers of labor, not only for their own selfish benefit, but to support the only possible movement to furnish some military protection to this country in time of need, to meet this situation, and, as the phrase goes, to go into this matter, so to speak, in a pussy-foot manner.

The officers of the Guard desire to present their case at a closed meeting, in detail. They recognize the fact that now is the time when interest is most awakened in the subject matter. The time is approaching when they must increase their men.

The Illinois National Guard at the present time is composed of about seven thousand men. No regiment has the minimum number of men necessary for its ranks, to say nothing of the maximum. It will be necessary for them under the pending program to increase their men from seven thousand in Illinois to twenty odd. The question is how they are going to do it. They say it cannot be done without the active support and help and push of business interests. To that end they wish that the Commercial Club would grant them a closed meeting with a representative attendance and let them have the floor to tell you the ways and means by which you may help in the situation.

Mr. Eckhart and myself have already looked into this matter, and I think he would like to say a few words supplementary to what I have said.

VICE-PRESIDENT LAWSON: Mr. Eckhart.

MR. B. A. ECKHART: Mr. President: I do not know that I can add very much to what Mr. Riley has stated, except to relate my experiences with the regiment. About thirty-five years ago—I was a young man then—I helped organize the First Regiment and was an officer in it for eight or ten years.

This statement made by Mr. Riley that after every camp ten per cent of the men drop out is not an exaggeration at all.

We have always had the greatest difficulty in getting sufficient men to enlist, to become interested in the National Guard, and we have had to resort to a great number of expedients to get them to join.

When they are called out or asked to go to the encampment, a great many feel that they are jeopardizing their positions with their employers if they ask permission to go away for two weeks or so. As Mr. Riley has stated, when they return they are dropped out and no reason given. The corporation or the employer who drops them out feels that they are unpopular. No reason is necessary; no reason is given, and they are discharged.

The National Guard of Illinois is perhaps as well equipped and the personnel of the Guard of this state is equal to any in the United States. We had great difficulty in the years ago to get the State of Illinois to give a reasonable amount for the arming and equipment of the men. We finally induced the legislators to realize the necessity of maintaining a guard, and their appropriations are now reasonable.

You ask the young man to join the regiment; ask him to come to the armory twice a week; pay car fare; spend two evenings at the armory, and be subject to the call of the state at any time. That is quite a hardship and it is not an easy matter to get such men as we should have, men we can trust and who are loyal, to join the regiment.

I hope the Club will hold a meeting to give the officers of the National Guard an opportunity to state to you the difficulty they have had in the past, and the difficulty they are having now to hold their men, for the reasons named.

VICE-PRESIDENT LAWSON: Mr. Insull.

MR. SAMUEL INSULL: Mr. Chairman and gentlemen: It seems to me that this is one of the most pressing subjects that can be discussed at our meeting. I would like to see the invitation extended not only to the officers of the First

Regiment, but to the Illinois Naval Reserve, and also to the First Illinois Cavalry. Those three bodies are of very great consequence to us as citizens of Chicago, having care of a vast amount of property.

I have had quite some experience on the lines referred to by the two previous speakers. In my own organization I find it very difficult to get the minor foremen and officials to act in any sympathetic way toward men who desire to attend the annual encampment of either the Naval Reserve or the First Cavalry or the First Regiment. I think we should deal with the matter, not only from the point of view suggested by the previous speakers, but also from the financial point of view.

Some years ago, when it was not so popular to talk of matters of preparedness, I dared to interest the Club in the Illinois Naval Reserve. They needed an armory very badly, but the suggestion I then made fell very flat; nothing was done about it. It was left to citizens to purchase an armory, and finally we found a considerate banker who let us have the money for the purpose.

Only two weeks ago I was talking to Mr. Milton Foreman of the First Cavalry, probably one of the very few militia regiments in the United States that comes up to the inspection requirements of the War Department of the federal government. He told me he was very anxious indeed to take his cavalry regiment out for two weeks at camp this summer; that he had two difficulties: one was the difficulty of men getting the necessary leave of absence from their work, and the other difficulty was to provide the funds. He is now trying to get the money from the federal government, and I told him if he failed to get the money from the federal government that I thought the members of this Club would be sympathetic enough to help out so that he could take his men out for two weeks.

If you could see the business-like way in which the First

Cavalry take their summer encampment, I am sure you would be impressed with the desirability of giving them substantial support. I have only to call your attention to the fact that if at this time we had any considerable riots in any part of the United States, the federal government could not provide troops to take care of the situation. So it is a matter of vital interest to any member of this Club who is responsible for property in or near his community.

I think if we extend this invitation to the Illinois Guard, we should also extend it to the Naval Reserve and the First Cavalry.

MR. JOHN G. SHEDD: I did not at first grasp the significance of this thing. I do not like to have it said that business interests which are represented in this Club have not supported the militia in this state. I do not like to have it said they oppose their employees or undertake to discharge any considerable number of them because they belong to regiments and have served at times. I do not think it comes in good part. I do not think it is true. I do not believe there is a man in this room who has any amount of interests, who has been guilty of discharging a single man because he belonged to the militia and took part in the various encampments. If it is true, I think we ought to know it. As to a meeting being called for that purpose, to tell this Club to allow their employees to belong to this militia, I think it is a useless thing to do. I do not think there is a man in this room but would be very glad to have his employees belong to the militia.

This Club has supported the First Regiment, subscribed to it very largely, and gave a fund for a great number of years. If that is the purpose of it, I do not think it is necessary—this meeting. If the purpose is to finance it, that is an entirely different matter. But I do not think I am entirely in sympathy with the suggestion made. I should

like to have any fellow stand up here who discharged a man or upbraided a man for belonging to the militia. That is an imputation that I do not think this Club ought to stand. I do not believe that the members of this Club take any such position toward their employees. I am opposed to having a meeting for this purpose. I am absolutely opposed to it.

MR. RILEY: I did not intend to mislead, Mr. Shedd. The First Regiment officers have no charge to prefer against the members of this Club. They have a grievance against the business community at large. They claim to have the evidence in their possession that the business community at large has not supported them. They recognize the warm friendliness of this organization to the militia, and their feeling is not to have this organization reform its methods in the slightest degree. They appeal to them to bring the general business community in line with the sympathies of this Club.

In line with Mr. Insull's suggestion, I might add that that thought occurred to me, that the meeting might be broadened to advantage. But it seems to me that besides the organizations Mr. Insull has mentioned there are also the Second Regiment and the Seventh and Eighth. If it were spread to more than one organization, it ought to include them all, and in including them all, it would probably occupy more time than the Club could afford; whereas the First Regiment, if I may say so, might present their plea in common for all.

MR. INSULL: I suggested that the other two organizations be included because, with the First Regiment and the Cavalry and the Naval Reserve, you have the three representative arms of the militia service.

VICE-PRESIDENT LAWSON: What action will you take, gentlemen, in this matter?

MR. ECKHART: Mr. President, in order to bring the

subject matter before the Club, I move it be referred to the Executive Committee with power to act.

(The motion was duly seconded, and prevailed.)

VICE-PRESIDENT LAWSON: Suggestions on the activities of the Club: Are there any to be made?

MR. BERNARD A. ECKHART: I meant to bring to the attention of the Club the matter of the constitutional amendment, but you were then going through the order of the report and I thought better to wait until you got through.

I want to state that since the resolution was passed by the legislature last May, there has been considerable work done in connection with bringing the matter to the attention of the voters of the state. Of course, if the state at large, on November 7, does not approve of the action of the legislature, your work will have been done in vain.

The Civic Federation, which has done so much in relation to this subject, has organized an association, headed by Mr. Frank I. Mann of Gilman, Mr. S. B. Montgomery of Quincy, and Mr. Douglas Sutherland of this city. They have enlisted the co-operation of ninety-eight counties in the state, all but Calhoun, Edgar, Mercer and Edwards. They have issued a pamphlet and distributed about forty thousand copies to newspapers, bankers, merchants and farmers and prominent men throughout the state. They have also had speakers up here before the Illinois Grain Dealers Association, Cattle Breeders Association, and numerous other bodies.

Of course it requires money to do all this. They have spent a good deal of money for postage and for railroad fare and printing, and they have practically borne the burden of this work. I presume that your committee will be continued, and if so they ought to take part in the agitation and education; and if they do, they ought to have some means to do it. If the Executive Committee has authority to make an appropriation for this purpose, I would like to

offer a resolution that they be empowered to appropriate as they may deem proper a sum of money not to exceed three thousand dollars for this purpose.

MR. WACKER: I second the motion.

(The motion prevailed.)

VICE-PRESIDENT LAWSON: Are there any further suggestions reflecting the activities of the Club? The next in order is the report of the Nominating Committee. Mr. Smith will read the report.

MR. SMITH: The Nominating Committee of the Commercial Club, in compliance with the by-laws, recommends the following list of candidates for the various offices and elective committees for the coming year:

President, James B. Forgan;

Vice-President, Thomas E. Donnelley;

Treasurer, Joseph E. Otis;

Secretary, Alfred Cowles.

Members of the Executive Committee:

Julius Rosenwald;

Albert B. Dick.

Members of the Reception Committee:

Harry A. Wheeler, Chairman;

H. M. Byllesby;

George M. Reynolds;

Howard Elting;

Louis F. Swift.

Respectfully submitted, Martin A. Ryerson, Chairman.

Nominating Committee: Cyrus H. McCormick, Theodore W. Robinson, Clyde M. Carr, David R. Forgan, and Martin A. Ryerson.

VICE-PRESIDENT LAWSON: Action on the nominations is now in order.

MR. WILLIAM E. CLOW: I move that the Secretary cast the unanimous ballot for the gentlemen named.

MR. WACKER: I second the motion.

VICE-PRESIDENT LAWSON: You have heard the motion that the Secretary be instructed to cast the unanimous ballot for the gentlemen named.

(The motion prevailed, and the secretary cast the unanimous ballot of the members for the foregoing officers.)

VICE-PRESIDENT LAWSON: The Secretary reports that he has cast the vote and the gentlemen named are elected. Mr. Forgan, in handing to you the insignia of your office, I am sure that I voice the sentiment of every member of the Club in saying that we count ourselves most fortunate in being able to place the leadership of the Club in hands so worthy and so responsive to the best traditions of the Club.

Gentlemen, your President.

PRESIDENT JAMES B. FORGAN: Gentlemen: I assure you that I prize most highly the honor you have conferred upon me and the compliment you have shown me in electing me your President for the ensuing year.

I accept the position with a full appreciation of the Club's past record and activities for the benefit of this community. I can only say that with the assistance of the other officers and with the support of the members of the Club, I will endeavor to prove my appreciation of the honor which you have conferred upon me and the confidence which you have shown in me, by my devotion to the duties that devolve upon me.

I thank you for the honor.

Is there any other business to be brought before the meeting? If not, a motion to adjourn will be in order.

(On motion duly made, seconded and prevailing, the meeting adjourned.)

Reports of Officers and Committees
to
Thirty-eighth Annual Meeting
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877
THE MERCHANTS CLUB, ORGANIZED 1896
UNITED 1907

REPORT OF SECRETARY

Your Secretary begs to report on subjects connected with the administration of his office during the Club year 1915-1916, as follows:

CHANGES IN MEMBERSHIP

The following transfer from active to non-resident membership has been recorded:

Franklin MacVeagh.....October 1, 1915

The active membership has been increased by the election of the following members: one under election held at the last meeting of the previous Club year, and five during the present Club year:

Ezra J. Warner.....April 10, 1915

Solomon A. Smith.....June 16, 1915

Hale Holden.....November 13, 1915

Robert P. Lamont.....December 13, 1915

Donald R. McLennan.....January 8, 1916

Oliver T. Wilson.....February 12, 1916

Although there have been six elected to active membership in the Club during the year, there remain three vacancies.

There have been the following removals from membership through death:

THE COMMERCIAL CLUB OF CHICAGO

Active:

Edwin G. Foreman.....August 26, 1915
 Charles R. Corwith.....December 8, 1915
 Henry Baird Favill.....February 20, 1916

Associate:

Charles H. Conover.....November 4, 1915

Retired:

William H. Rand.....June 20, 1915

The following table shows the membership at the end of the last five Club years, with summary of the changes in the different classes of membership during the present year:

	1911-12	1912-13	1913-14	1914-15	Access- sions	1915-16 Remov- als	Net Total at end of Year
Active	94	91	86	85	6	4	87
Associate	12	18	25	25	0	1	24
Non-resident	16	15	14	16	1	0	17
Retired	6	6	5	5	0	1	4
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	128	130	130	131	7	6	132

REGULAR MEETINGS OF THE CLUB

Including the annual Meeting to be held April 8th, all of the regular meetings provided for by the Articles of Association will have been held. Of these the December and February meetings were open, the remainder being closed meetings.

On September 28th a dinner was given in honor of the Right Honorable Lord Chief Justice of England.

REPORT OF SECRETARY

CLUB EXCURSIONS

On June 16th, 1915, the Club visited the Onwentsia Club of Lake Forest, Illinois. A special train was provided for the party and luncheon was served en route. The members played golf and baseball. Dinner was served in the Club House in the evening.

On December 1st, 1915, the Club was invited to be the guests of the Chicago Transfer and Clearing Company and the Belt Railway Company in an inspection of the Chicago Clearing Yards and the industrial development in that district, including a visit to the Argo plant of the Corn Products Company. A goodly attendance was secured and the occasion proved of great interest.

ATTENDANCE AT CLUB MEETINGS AND EXCURSIONS

Following table shows attendance at all Club affairs during the current Club year to and including the March meeting, and also including the last annual meeting.

Classes	Annual Meeting April 10, 1915	Lake Forest Trip June 16, 1915	Special Meeting September 28, 1915	Regular Meeting November 13, 1915	Regular Meeting December 13, 1915	Regular Meeting January 8, 1916	Regular Meeting February 12, 1916	Regular Meeting March 11, 1916	Regular Meeting April 8, 1916	Total All Meetings	Average All Meetings	Total Regular Meetings	Average Regular Meetings
Members—													
Active.....	45	44	42	50	63	53	47	38	43	425	47.22	339	48.43
Associate.....	3	6	14	10	11	4	5	2	8	63	7.	43	6.14
Non-resident..	0	0	0	0	1	0	1	0	0	2	.22	2	.29
Retired.....	0	0	0	0	1	0	0	0	0	1	.11	1	.14
Total.....	48	50	56	60	76	57	53	40	51	491	54.55	385	55.
Guests:													
Club.....	..	..	25	..	17	..	6	2	..	50	..	25	3.57
Members.....	..	..	178	..	176	..	59	0	..	413	..	235	33.57
Total.....	..	..	203	..	193	..	65	2	..	463	..	260	37.14
Grand Total...	48	50	259	60	269	57	118	42	51	954	..	645	92.14

THE COMMERCIAL CLUB OF CHICAGO

Following is a comparison of the regularity of attendance by members at the regular meetings of the two Club years 1914-15 and 1915-16

Number of Meetings attended	1914-1915 April Meeting, 1914, to March Meeting, 1915, both inclusive; Six Regular Meetings				1915-1916 April Meeting, 1915, to March Meeting, 1916, both inclusive; Six Regular Meetings			
	Active	Associate	Non-Resid't	Retired	Active	Associate	Non-Resid't	Retired
0	3	10	15	4	5	8	16	3
1	2	6	1	1	3	9	1	1
2	7	2	0	0	17	2	0	0
3	14	3	0	0	15	1	0	0
4	27	2	0	0	19	2	0	0
5	15	2	0	0	16	2	0	0
6	10	0	0	0	7	0	0	0
Total attendance.....	301	37	1	1	280	34	1	1
Average.....	50.17	6.16	0.17	0.16	46.67	5.66	0.17	0.16

NOTE.— Member's total attendance included in the class in which he was listed at the close of the year. Attendance of members added to or removed from rolls during year not included. The active members who were absent from the regular meetings during the year submitted statements of reason for non-attendance acceptable under the Club's Articles of Association.

During the year 9 fines have been assessed for non-attendance of members at regular meetings of the Club.

EXECUTIVE COMMITTEE MEETINGS

Since taking office, the Executive Committee has held twenty-nine meetings, with an average attendance of seven out of a membership of ten.

YEAR BOOK

A Year Book of the usual style is in course of preparation and will be distributed to the members of the Club in the near future.

OTHER PUBLICATIONS

Under the direction of the Executive Committee, there has been published and distributed during the year the pamphlet "The Trilogy of Democracy," by Darwin P.

REPORT OF SECRETARY

Kingsley, an address delivered at the February meeting of the Club.

COMMITTEES

In addition to the Executive Committee, the following standing committees are now in service:

Reception Committee (elective).

Committee on Revision of Illinois Taxation Laws.

Committee on Plan of Chicago.

Educational Committee

Committee on State Budget and Efficiency.

Committee on Public Aquarium.

Respectfully submitted,

April 4, 1916.

LOUIS A. SEEBERGER, *Secretary.*

REPORT OF TREASURER

April 3, 1915 to March 31, 1916.

RECEIPTS

Balance from former Treasurer.....		\$ 6,103.29
From members, account of guests.....		3,150.00
From members, account of dues 1915-16.....		8,550.00
From members, account of fines — non-attendance...		100.00
Assessment.....		22,150.00
Sale Plan of Chicago.....		100.00
Miscellaneous.....		91.58
*Amount contributed by Commercial Club members to Chicago Plan Commission direct, from Jan. 1, 1911, to May 28, 1915, and disbursed by the Commission.....	Chicago Plan	107,450.00
Assessment.....		5,500.00
Sale copies of "Voca. Educ." and other pamphlets.....	Educational	79.52
Individual subscriptions to fund.....		11,770.00
Transferred from General Fund by order of Executive Committee.....	Committee	1,837.39
Royalty.....		2.72
Leisegang Portable Vertical Episcopo....		76.94
TOTAL RECEIPTS.....		\$166,961.44

DISBURSEMENTS

Former Treasurer's Assistant.....	\$100.00
Day in Country.....	66.58
Publishing and Delivery Year Book, 1914-15.....	643.51
Summer Outing.....	564.95
Prizes, Summer Outing.....	107.75
Printing, Stationery, etc.....	505.74
Engrossing Memorials.....	300.00
Treasurer's Expense.....	22.50

REPORT OF TREASURER

Assistant to Treasurer.....	\$100.00
Secretary's Expense.....	198.98
To Secretary for completion and compila- tion of record of Commercial Club....	300.00
Assistant to Secretary.....	500.00
Federal Budget Committee Report.....	6.00
Special Park Commission (contribution)..	200.00
Flowers and notices (funerals).....	96.16
Insurance.....	4.64
Tax Amendment (appropriation).	750.00
Christmas Fund (contribution).....	25.00
To Educational Committee to balance account.....	1,837.39
Reporting Meetings.....	202.60
Banquets.....	6,498.32
Entertainment of Guests and Speakers..	480.70
Expense Account Pamphlets.....	19.69
To President, Account Postage.....	25.51

CHICAGO PLAN COMMISSION FUND

Miscellaneous.....	\$ 8.57
Checks to Chicago Plan Commission....	23,069.59
Printing.....	3.75
*Subscriptions paid by Commercial Club members to Chicago Plan Commission direct, from Jan. 1, 1911, to May 28, 1915.....	107,450.00

EDUCATIONAL COMMITTEE FUND

E. G. Cooley, Salary & Office Expenses..	\$ 629.01
Checks to Educational Committee.....	16,277.00
Office Rent.....	195.00
Printing.....	2,153.08
Miscellaneous.....	9.25

TOTAL DISBURSEMENTS.....	\$163,351.27
Balance in Bank March 31, 1916.....	3,610.17

\$166,961.44

* This is a memorandum entry for the purpose of showing amount contributed by Club members to the Chicago Plan Commission.

THE COMMERCIAL CLUB OF CHICAGO

STATEMENT

April 3, 1915, to March 31, 1916

Balance from former Treasurer.....	\$6,103.29	
		\$6,103.29
RECEIPTS, GENERAL FUND		
Guests' Fees.....	\$3,150.00	
Membership Fees.....	8,550.00	
Fines — Non-attendance.....	100.00	11,800.00
RECEIPTS, PLAN OF CHICAGO		
Assessment.....	\$22,150.00	
Sale Plan of Chicago.....	100.00	
Miscellaneous.....	91.58	22,341.58
RECEIPTS, EDUCATIONAL FUND		
Assessment.....	\$ 5,500.00	
Sales "Voca. Educ." and other pamphlets.....	79.52	
Individual Subscriptions to Fund....	11,770.00	
Trnsferred from General Fund by order of Executive Committee.....	1,837.39	
Royalty.....	2.72	
Leisegang Port. Vert. Episcopo.....	76.94	19,266.57
		\$59,511.44
EXPENDITURES, GENERAL FUND		
Former Treasurer's Asst.	\$100.00	
Day in Country.....	66.58	
Publishing and Delivery Year Book, 1914-15.....	643.51	
Summer Outing.....	564.95	
Prizes, Summer Outing.....	107.75	
Printing, Stationery, etc.	505.74	
Engrossing Memorials.....	300.00	
Treasurer's Expense.....	22.50	
Treasurer's Asst.	100.00	
Secretary's Expense.....	198.98	
Secretary's Asst.	500.00	

REPORT OF TREASURER

To Secretary for completion and compilation of record of Commercial Club.....	\$	300.00	
Federal Budget Com. Report.....		6.00	
Special Park Com. (contribution)....		200.00	
Flowers and notices (funerals).....		96.16	
Insurance.....		4.64	
Tax Amendment.....		750.00	
Christmas Fund (contribution).....		25.00	
To Educ. Com. to balance account...		1,837.39	
Reporting Meetings.....		202.60	
Banquets.....		6,498.32	
Entertainment guests and speakers...		480.70	
Expense account pamphlets.....		19.69	
To President, account postage.....		25.51	\$13,556.02

EXPENDITURES, PLAN OF CHICAGO

Miscellaneous.....	\$	8.57	
Checks to Chicago Plan Com.....		23,069.59	
Printing.....		3.75	23,081.91

EXPENDITURES, EDUCATIONAL FUND

E. G. Cooley's Salary and Office Expense.....	\$	629.01	
Checks to Educational Committee...		16,277.00	
Office Rent.....		195.00	
Printing.....		2,153.08	
Miscellaneous.....		9.25	19,263.34

\$55,901.27

Balance in Bank, March 31, 1916..... 3,610.17

Balanced..... \$59,511.44

EDUCATIONAL FUND

Balance, April 2, 1915.....	\$	76.28
Receipts, April 2, 1915, to April 1, 1916.....		19,266.57
		<u>\$ 19,342.85</u>
Expenditures, April 2, 1915, to April 1, 1916.....		\$19,263.34
Balance in Educational Fund.....	\$	79.51

THE COMMERCIAL CLUB OF CHICAGO

GENERAL FUND

Balance, April 2, 1915	\$ 5,286.68
Receipts, April 2, 1915, to April 1, 1916	<u>11,800.00</u>
	\$17,086.68
Expenditures, April 2, 1915, to April 1, 1916	<u>13,556.02</u>
Balance in General Fund	3,530.66

.....

PLAN OF CHICAGO

Balance, April 2, 1915	\$ 740.33
Receipts, April 2, 1915, to April 1, 1916	<u>22,341.58</u>
	\$23,081.91
Expenditures, April 2, 1915, to April 1, 1916	<u>23,081.91</u>

.....

Balance in Educational Fund	\$ 79.51
Balance in General Fund	<u>3,530.66</u>
March 31, 1916, Balance in Bank	\$3,610.17

By EDMUND D. HULBERT,

Treasurer.

REPORT OF EDUCATIONAL COMMITTEE

1915-1916

At the time of the last report of your Committee, the revised bill for system of vocational education for the State of Illinois was pending before the State Legislature. Public hearings were subsequently held, at which the Club was represented by a number of its members. The Association of Commerce, which was associated with the Club in this movement, was also represented. The bill, however, failed of enactment.

While the Club's efforts for this legislation resulted unsatisfactorily, through its activities during the past several years, great public interest has been aroused in the need for vocational education in the United States. At the present time there is pending before the National Congress a bill to provide federal aid for vocational schools to be established in the states.

Demand for the vocational education literature of the Club continues active and this is still being freely and widely distributed. Calls for it come from all directions—even from across the sea.

Respectfully submitted,

Chicago, April 3, 1916.

CLAYTON MARK, *Chairman*.

Committee: CLAYTON MARK, *Chairman*,

FRANK H. ARMSTRONG,

EDWARD F. CARRY,

ALFRED L. BAKER,

EDGAR A. BANCROFT,

ALLEN B. POND,

WILLIAM A. GARDNER,

THEODORE W. ROBINSON,

HARRY A. WHEELER,

HOMER A. STILLWELL,

CHARLES H. MARKHAM,

BENJAMIN CARPENTER.

REPORT OF COMMITTEE ON REVISION OF ILLINOIS TAXATION LAWS

Your Committee on Revision of Illinois Taxation Laws is gratified to report that their efforts in co-operation with many other civic bodies and associations, after a struggle of many years, have finally been successful in securing the adoption by the General Assembly of the following Joint Resolution prepared by the Illinois Special Tax Commission:

“*Resolved*, By the Senate of the State of Illinois, the House of Representative concurring therein, that there shall be submitted to the electors of this State for adoption or rejection at the next election of the members of the General Assembly of the State of Illinois, a proposition to amend Article IX of the Constitution by adding thereto an additional section to be known as Section 14 of Article IX, as follows:

“Sec. 14. From and after the date when this section shall be in force the powers of the General Assembly over the subject matter of the taxation of personal property shall be as complete and unrestricted as they would be if sections one (1), three (3), nine (9), and ten (10) of this Article of the Constitution did not exist; provided, however, that any tax levied upon personal property must be uniform as to persons and property of the same class within the jurisdiction of the body imposing the same, and all exemptions from taxation shall be by general law, and shall be revocable by the General Assembly at any time.”

The Resolution was adopted by the Senate May 18, 1915, by a vote of 35 in the affirmative to 12 in the negative, and in the House on May 20 by a vote of 130 in the affirmative to 8 in the negative. This Amendment will

now automatically be submitted by the Secretary of State on a separate ballot to be voted upon at the general election November 7, 1916, and in order to become a part of the Illinois Constitution it must receive the affirmative votes of the majority of all those voting at that election.

Your Committee feels that much has been accomplished by the action of the General Assembly in passing the Resolution providing for this Amendment, but a great deal remains to be done in order to secure the approval of the Amendment by the electors of this State next November.

Great credit is due for the adoption of the Resolution to Hon. David E. Shanahan of Chicago, Speaker of the House, Senator W. A. Compton of Macomb, who introduced the Resolution in the Senate, and Representative T. N. Gorman of Peoria, who submitted it in the House.

In this connection we especially wish to commend the action of the Secretary of the Civic Federation, Mr. Douglas Sutherland, for his indefatigable, intelligent and tactful work in bringing to the attention of the members of the Legislature the great importance and benefit that this Amendment will be to the citizens of the State of Illinois. If the Amendment is approved at the November election by a majority of the voters of this State, the Legislature will then be empowered to enact a just and equitable statute providing for the classification of personal property for purposes of taxation, and to deal effectively and intelligently with the problems of unjust taxation, unequal distribution of tax burdens, and the many other evils incidental to our present antiquated and intolerable tax system.

Respectfully submitted,

ADOLPHUS C. BARTLETT,

VICTOR F. LAWSON,

ALBERT A. SPRAGUE, II,

CYRUS H. McCORMICK,

FREDERIC W. UPHAM,

HARRISON B. RILEY,

WALTER H. WILSON,

April 8, 1916.

BERNARD A. ECKHART, *Vice Chairman.*

REPORT OF THE FIRST STATE PAWNERS SOCIETY

As requested, I submit herewith a report of the work of the First State Pawners Society.

As most of the Commercial Club members are stockholders in the Society, and have received the annual report for the year ending September 30, 1915, I will not repeat it, but give a few figures of general importance and interest.

The last report showed total loans of \$1,800,087.50, compared with \$1,663,250 the year before, and a net profit of \$91,272.98, compared with \$73,569.69. In every way progress was shown.

The Society was organized by the Merchants Club in 1899, and since then has made 617,346 loans, amounting to \$14,172,416.90. Including redemptions its total transactions have reached the large total of \$27,068,969.40.

It started with \$50,000 capital, and now has \$800,000 capital, and over \$400,000 surplus.

During its existence it has paid the legal limit of six per cent dividend on its outstanding stock, and has reduced its charge to borrowers from the legal provision of one and one-half per cent a month to one per cent a month. As it probably does one-third of the business in the City of Chicago, it has been a great influence in reducing rates of all pawnbrokers, which was one of the original objects of the Society.

During the last twelve months, ending March 31, it made 69,229 loans, and of these 37,823, or $56\frac{1}{3}$ per cent, were loans of ten dollars and under. The cost of each loan made is about 70 cents, and the average length of a loan is about seven months. On this basis, the average gross in-

REPORT OF THE FIRST STATE PAWNERS SOCIETY

terest received from a dollar loan would be 7 cents and from a ten dollar loan 70 cents. Every loan, therefore, made under ten dollars is done at an actual loss. As such loans are made to the poorer classes, the Society is able to be of special benefit to such people, through its ability to make a profit on the larger transactions.

Of the \$1,663,250 loaned in 1913-14, only \$25,000, or $1\frac{1}{2}$ per cent was unredeemed and had to be sold at auction; in other words, $98\frac{1}{2}$ per cent of our loans are paid in full.

Through our taxes, which last year were \$16,722.52 on our personal property, we seem to be bearing our full share of the public expenditure.

For the first time in the history of the Society our redemptions during a period of six months have been more than our loans. The Provident Loan Society of New York has had the same experience. Apparently it is an index of the present prosperity in large manufacturing cities.

Respectfully submitted for the Board of Directors,

JOHN V. FARWELL, *President*.

Directors: EDGAR A. BANCROFT,

EDWARD B. BUTLER,

T. E. DONNELLEY

DAVID R. FORGAN,

JOHN V. FARWELL,

FRANK H. JONES,

ROLLIN A. KEYES,

JOHN W. SCOTT,

JOHN G. SHEDD.

April 1, 1916.

THE COMMERCIAL CLUB PERMANENT EN- DOWMENT FUND FOR THE GLENWOOD MANUAL TRAINING SCHOOL

STATEMENT

EDWARD B. BUTLER
JAMES C. HUTCHINS
FREDERICK T. HASKELL } *Trustees.*

April 7 to November 15, 1915

RECEIPTS

3 A. T. & S. F. Coupons due May 1.....	\$ 60.00
4 A. T. & S. F. Coupons due May 1.....	40.00
5 Western Union Telegraph Coupons due May 1....	112.50
5 American Steamship Co. Coupons due May 1.....	125.00
5 St. L. I. M. & So. R. R. Coupons due May 1.....	100.00
O. O. Blinsmon interest note due May 1.....	220.00
5 Southern Pacific R. R. Coupons due July 1.....	100.00
Van Der Meulen interest note due June 1.....	66.00
Peters interest note due August 7.....	137.50
Eldridge interest note due September 1.....	25.00
6 Chicago Junction R. R. Coupons due September 1.	120.00
John A. Johnson loan due November 1.....	1,500.00
John A. Johnson interest notes due November 1....	150.00
5 American Steamship Coupons due November 1....	125.00
5 St. L. I. M. & So. Coupons due November 1.....	100.00
5 Western Union Telegraph Coupons due November 1	112.50
3 A. T. & S. F. R. R. Coupons due November 1....	60.00
4 A. T. & S. F. R. R. Coupons due November 1....	40.00
TOTAL RECEIPTS.....	<u>\$3,193.50</u>

DISBURSEMENTS

Illinois Trust & Savings Bank, for loan of	
E. B. Tatman.....	\$1,500.00
Interest accrued on same, June 1 to No-	
vember 15, 5 per cent.....	34.17
	<u>\$1,534.17</u>

THE COMMERCIAL CLUB ENDOWMENT FUND

Glenwood Manual Training School, for collections to November 15, 1915	\$ 1,659.33
	<hr/>
	\$3,193.50
	<hr/>

Correct:

I have received the interest as above stated.

ALFRED L. BAKER,
Treasurer, Glenwood Manual Training School.

November 15, 1915, to March 24, 1916

RECEIPTS

E. B. Tatman interest note due December 1	\$ 37.50
5 So. Pacific R. R. Coupons due January 1	100.00
Harry Corbray loan due January 1	500.00
Harry Corbray interest note due January 1	27.50
John H. Keller loan due March 1	1,000.00
John H. Keller interest note due March 1	50.00
H. F. Warren interest note due March 1	216.00
6 Chicago Junction Coupons due March 1	120.00
Interest accrued on Savings Account	7.45
John W. Peters interest note due February 15	137.50
	<hr/>
	\$2,195.95
	<hr/>

DISBURSEMENTS

Paid F. T. Haskell, for loan of Robinson Hangar . . .	\$1,500.00
Interest accrued on the above loan to March 24, 5%	14.00
	<hr/>
	1,514.00
Glenwood Manual Training School, collections to date	681.95
	<hr/>
	\$2,195.95
	<hr/>

Correct:

I have received the interest as above stated.

ALFRED L. BAKER,
Treasurer, Glenwood Manual Training School.

TRUST AGREEMENT

Whereas, THE COMMERCIAL CLUB, of Chicago, has heretofore donated the sum of FIFTY THOUSAND DOLLARS (\$50,000) to the ILLINOIS MANUAL TRAINING SCHOOL FARM, a charity located at Glenwood, Illinois; and,

Whereas, it was the purpose and intent of the said ILLINOIS MANUAL TRAINING SCHOOL FARM that said fund should constitute a perpetual endowment fund, the income of which only should be used for the purpose of said ILLINOIS MANUAL TRAINING SCHOOL; and,

Whereas, the parties hereto desire to effectuate such purpose by the payment of the said sum of FIFTY THOUSAND DOLLARS (\$50,000) to the parties of the second part hereto, to be held by them and their survivors or successors in trust under the terms of this agreement, *therefore*,

Know all men by these presents, that in consideration of the foregoing and for the purpose of stating the terms upon which the said fund shall be so held in trust, this agreement made this fourteenth day of December, A. D. 1904, by and between ILLINOIS MANUAL TRAINING SCHOOL FARM, party of the first part, and EDWARD B. BUTLER, CLARENCE BUCKINGHAM, and FREDERICK T. HASKELL, of Chicago, Illinois, as parties of the second part, *witnesseth*:

I. The said fund shall be known as "THE COMMERCIAL CLUB PERMANENT ENDOWMENT FUND."

II. The party of the first part has paid, conveyed, assigned, and delivered, and does hereby pay, convey, assign, and deliver, to the parties of the second part, their successor, or successors, and their respective assigns, said sum of FIFTY THOUSAND DOLLARS (\$50,000) to have and to hold the same forever upon the following trusts:

TRUST AGREEMENT

“A” To invest and re-invest the same and the proceeds therefrom, or from any part thereof, in railroad, municipal or Government bonds, income-bearing stocks, mortgages on real estate located in Illinois or elsewhere, or other securities; to enter into, take possession of, receive, hold, manage, control, collect, sue for, improve, sell, lease and convey the same as to them shall seem proper; to collect the rents, issues, and profits thereof, and to alter and change the investments thereof, and for the purpose of carrying out the powers conferred by this agreement to execute and deliver all necessary and proper conveyances or other instruments.

“B” To pay all costs, charges, and expenses of said trust estate and management.

“C” To pay the entire net income from said trust estate, in convenient installments, from time to time, to said ILLINOIS MANUAL TRAINING SCHOOL FARM, such income to be used by said ILLINOIS MANUAL TRAINING SCHOOL FARM in the payment so far as the same will extend of the expenses thereof.

III. The parties of the second part hereby acknowledge the delivery to them upon the trusts aforesaid of the said sum of FIFTY THOUSAND DOLLARS (\$50,000).

IV. In the event of the death or incapacity of any of the parties of the second part, the vacancy so produced shall be filled from time to time by those of the parties of the second part who shall survive, or who shall be capable of acting, and the trusts hereby created shall be imposed not only upon the parties of the second part, but upon their survivor or survivors, and also upon their successor or successors, and this agreement shall have effect and operate upon the parties hereto as they shall be constituted from time to time under the operation of these presents.

V. In the event of the appointment of any other persons as Trustees as hereinbefore provided, written notice

THE COMMERCIAL CLUB OF CHICAGO

of such appointment shall be promptly given to the ILLINOIS MANUAL TRAINING SCHOOL FARM and to the Secretary of said COMMERCIAL CLUB, if the latter shall at such time be in existence.

VI. This agreement shall be perpetual, it being the purpose and intent hereof to create a perpetual endowment fund for the benefit of the charity conducted by said ILLINOIS MANUAL TRAINING SCHOOL FARM, to the end that only the income of such fund shall be available for the purposes of the said charity.

VII. The parties for the second part as they shall be constituted from time to time shall be deemed to be fully protected with respect to the disbursement of any income realized from the said fund by the payment thereof as hereinbefore provided.

IN WITNESS WHEREOF said ILLINOIS MANUAL TRAINING SCHOOL FARM has caused this agreement to be signed on its behalf by its President and Secretary, and the parties of the second part in order to evidence their acceptance of the said trust created hereby have severally signed this agreement, the day and year first hereinabove written.

ILLINOIS MANUAL TRAINING SCHOOL FARM,

By Edward B. Butler, *President*.

SEAL

ILLINOIS MANUAL TRAINING
SCHOOL FARM

O. L. DUDLEY, *Secretary*.

EDWARD B. BUTLER,
CLARENCE BUCKINGHAM,
FREDERICK T. HASKELL.

Necrology

Club Year 1915-1916

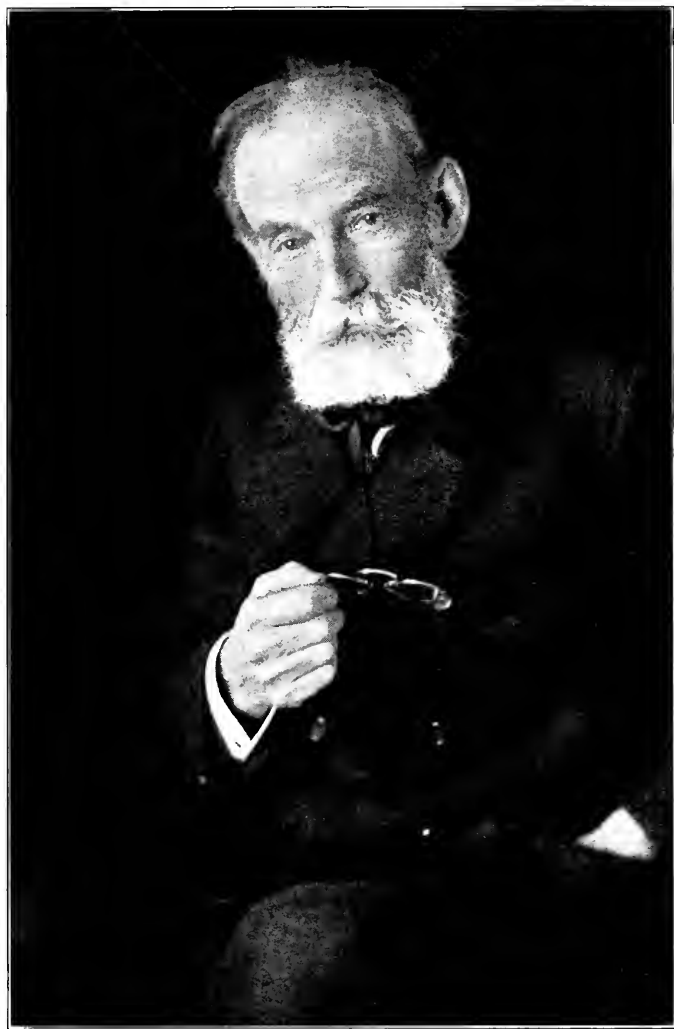
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907

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WILLIAM H. RAND

WILLIAM H. RAND

Resolution Adopted at the Two Hundred and Forty-third Regular Meeting, November 13, 1915.

William H. Rand, associated with the journalistic and publishing growth of Chicago, and head of the printing and publishing house of Rand, McNally & Company, died in New Canaan, Conn., June 21st last, at the ripe age of eighty-seven years.

The death of Mr. Rand brought sorrow to his many business associates and friends who had labored with him in days preceding the Chicago fire in 1871.

Mr. Rand came to Chicago from Boston, Mass., in the year 1856. The following year he established himself in the printing business. A short time thereafter Andrew McNally joined him, and in a few years they became partners in business. In the year 1864 they purchased the job printing department of the Chicago Daily *Tribune*, then located at No. 51 South Clark Street. Sometime after this the firm of Rand, McNally & Company was organized, and its business was located at the corner of State and Madison streets. In the meantime Mr. Rand became a part owner of the Chicago Daily *Tribune*. Shortly thereafter the great fire of 1871 destroyed the building and all contents. Mr. Rand was then compelled to leave active business on account of ill health, and for four years lived abroad.

He returned to Chicago in 1876 and resumed active business, in which he continued until 1894, when he and his family returned to New England, where he remained until his death.

THE COMMERCIAL CLUB OF CHICAGO

In association with Whitelaw Reid, W. N. Haldeman, William Henry Smith, Melville E. Stone and Victor F. Lawson he organized the syndicate which brought about the development to the point of commercial use of the Mergenthaler composing machine, now in general use in the printing trade, and named by Mr. Rand the linotype.

Mr. Rand was an early member of the Commercial Club, entering the organization in 1881.

In view of the death of this worthy member, the Commercial Club of Chicago desires to embody in permanent form the expression of its high appreciation of his fine character and life work, and in loving remembrance adopts the following resolution, to be entered upon the Club's records and to be sent in engrossed form to the surviving members of his family.

BE IT RESOLVED, That in the death of William H. Rand The Commercial Club of Chicago loses a member who had endeared himself by many admirable traits of high character to all who had been brought into familiar acquaintance with him. In his relations with others he was scrupulously observing of all the standards of a just and generous man, exemplifying in all good conscience the spirit of the golden rule. He was a man of gentle dignity, sweet courtesy, and gracious deeds. He was an ardent patriot and a true and steadfast friend. He was a devout and earnest Christian, upholding the church of his fathers not merely as a matter of outward duty, but in the exercise of a sacred privilege. His home life was tender and true, and he brought to his hearth, and to a wide circle of friends, the ripe riches of heart and character of the Christian gentleman. Respectfully submitted,

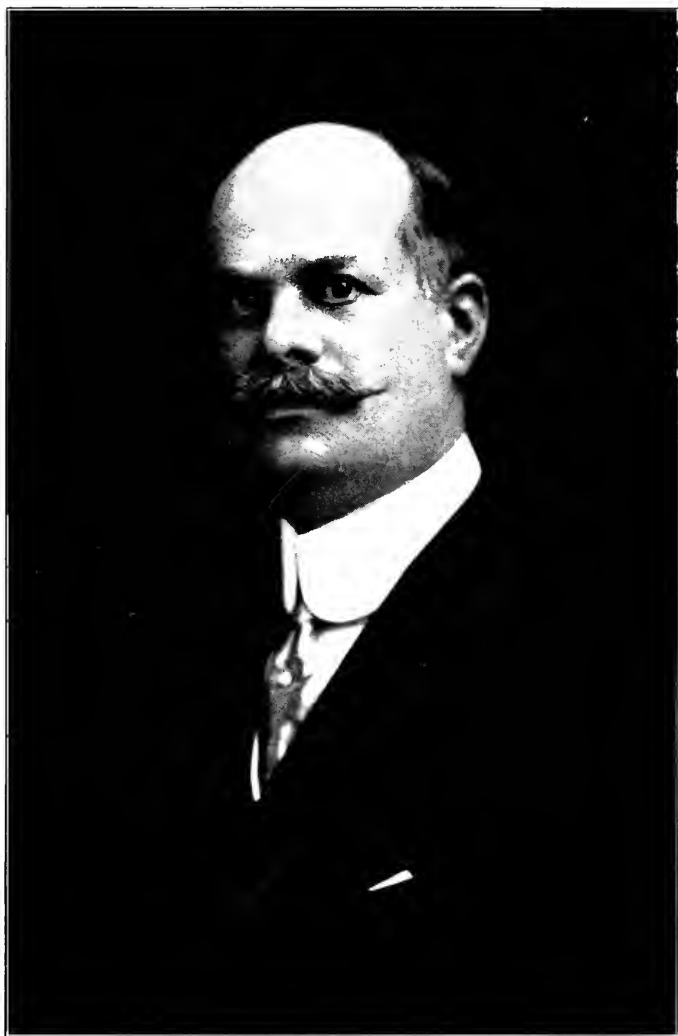
WILLIAM A. FULLER, *Chairman,*

VICTOR F. LAWSON,

HENRY J. MACFARLAND,

Special Committee on Resolutions.

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EDWIN G. FOREMAN

EDWIN G. FOREMAN

*Resolution Adopted at the Two Hundred and Forty-third
Regular Meeting, November 13, 1915*

Edwin G. Foreman was an ideal member of the Commercial Club, because his work, his character and his whole life were such as to translate to the community the ideals of this organization.

What he did for the Merchants Club, the First State Pawnors Society—as its Treasurer for sixteen years—and for the Glenwood School—as a Director and Treasurer—all in the Commercial Club know.

What he did for the Associated Jewish Charities, in organizing it and in directing it as its first President, and for the Michael Reese Hospital, as its President, all Chicago knows.

Only those closely associated with him know the time, patience, thought, and devotion he put into his work for all these organizations.

While he was always willing, when the object was good, to follow others, and do his share of any work that had to be done, he was never unwilling or afraid to take the lead, no matter how hard and long the task before him.

With rare judgment, consideration, and modesty, together with firm conviction on matters of principle, he met all conditions of life, whether in business, public work, or in the more intimate personal touch with those he loved and respected. His circle of friends continually grew wider, yet closer.

In the death of Mr. Foreman, in the midst of his useful

career, the members of the Commercial Club are saddened by their great loss, and extend to his family their deepest sympathy.

JOHN V. FARWELL, *Chairman,*

EDWARD B. BUTLER,

EDGAR A. BANCROFT.

Special Committee on Resolutions.

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CHARLES HOPKINS CONOVER

CHARLES HOPKINS CONOVER

*Resolution adopted at the Two Hundred and Forty-third
Regular Meeting, November 13, 1915*

In reporting the death of Charles Hopkins Conover, which took place November 4, 1915, the Commercial Club of Chicago offers its tribute of highest esteem and tender memories.

Mr. Conover was born in Easton, Pennsylvania, July 12, 1847. His childhood was spent on a farm. At the age of twelve he with his parents moved to Buffalo, New York, where he attended the public schools. At the age of eighteen he took a clerkship with a hardware firm, where he remained until he came to Chicago in 1871, at which time he entered the services of Hibbard & Spencer as assistant buyer.

In 1882, when Hibbard, Spencer, Bartlett & Company was incorporated, Mr. Conover became a Director. In 1890 he was elected to the position of Secretary. In 1904, upon the death of William G. Hibbard, he became Vice-President, and in January, 1914, he was made President of the Company.

Mr. Conover early displayed marked ability as an executive. He was widely known, and regarded as one of the leading hardware merchants of the United States. He was prominent in many of the commercial interests of the city, a Director of the National Bank of the Republic and of the Great Western Railway. Mr. Conover was also a Director of the Chicago Historical Society and at the time of his death he was its First Vice-President. This

particular work was most interesting to him, for he possessed an intellectual fondness for historical records. In 1910 he presented to the Historical Society a large and valuable collection of books containing information on the Lewis and Clarke Expedition, forming a very important addition to their library. He was a voluminous reader, giving preference to history and romance.

Mr. Conover lived a comparatively quiet life, a devoted and affectionate husband and father; he enjoyed the companionship of friends, but without capitulation. He possessed a wonderful memory for individuals, seldom if ever forgetting those with whom he came in contact. His personal magnetism was most impelling, and he was highly respected by all who knew him. He was a splendid representative of a fine type of American citizenship; strong in his convictions; unswervingly loyal to every trust, personal or public; honorable as honor itself.

His was the type of man we all admire.

FRANK H. ARMSTRONG, *Chairman,*

JOHN G. SHEDD,

CHARLES L. STROBEL,

Spécial Committee on Resolutions.

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CHARLES ROGERS CORWITH

CHARLES ROGERS CORWITH

*Resolution adopted at the Two Hundred and Forty-fifth
Regular Meeting, January 8, 1916.*

To the memory of Charles R. Corwith, the Commercial Club of Chicago offers this tribute of esteem and affectionate remembrance.

Charles Rogers Corwith was born in Galena, Illinois, February 13, 1860. His family moved to Chicago in 1872. He attended Phillips Andover Academy, and was graduated from Yale University in 1883, and at once entered his father's office, taking the management of his father's business, and later of his estate. To the management of this and several other estates, Mr. Corwith gave the service of a fine and essentially judicious mind.

He was elected Trustee of the Chicago Orphan Asylum in 1896, and continued during his life giving cheerfully and generously of his time and money in the support and advancement of this institution.

He was a devoted son and brother. Life's burden was made lighter for scores of people, because of his generosity and kindly interest. To have been associated with Charles Corwith as friend and co-laborer was a privilege. He was a man of sturdy character, sturdy in his absolute and determined adherence to the practice of those deep, underlying principles which actuate and move a good citizen in the discharge of his duties to his country.

His was a most delicate consideration for the feelings of his fellowman. He did not criticise harshly, nor did he

allow others to do so in his presence without a protest from him, or at least a call for proof.

But our tribute is not only to his integrity and moral fineness, but more of affection inspired by the sweetness and loyalty of his friendship.

The passing of his spirit brings a keen sense of loss to those blessed by his friendship. We are thankful that he lived, and that it was our privilege to know him.

CLYDE M. CARR, *Chairman.*

ALFRED COWLES,

A. A. CARPENTER,

FRANK H. JONES,

Special Committee on Resolutions.

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HENRY BAIRD FAVILL

HENRY BAIRD FAVILL

Resolution adopted at the Two Hundred and Forty-seventh Regular Meeting, March 11, 1916.

Dr. Henry Baird Favill was the only man ever elected to the Commercial Club without commercial connections in Chicago. It was a unique distinction—given and received. He had won the highest honors of the medical profession, but this Club sought him because of his service to the physical and moral health—the political, humanitarian, and educational life—of Chicago.

Tall, straight, sinewy, with head held high, he was brother to his native pines and spruces. His striking, impressive personality expressed, while it accentuated, his exceptional strength, poise, sagacity, and kindliness. We have hardly had among us another such powerful, definite, and rare individuality. He was picturesque, yet free from eccentricity. He did much to develop, he did nothing to emphasize, the advantages which nature gave him.

He had a confident strength and freedom and courage of mind and spirit, as well as of body. In office and hospital and medical class room, in the professional associations and endeavors which he lead, in the Municipal Voters' League and its city campaigns, in the civic enterprise of the City Club, in the great war against tuberculosis, in the beautiful organized efforts to save the children—he was conspicuous only because he was so constantly devoted and helpful. In the multitude of his human ministrations he moved with a vital joyousness and hope, a quiet energy, directness and effectiveness.

Though ready and expert of speech, and very democratic and approachable, he was singularly reserved, concise, and deliberate in utterance. In an unusual way, and to a remarkable degree, he let what he did tell of itself and him. His seemed to have been a mind—was it his Indian blood or his conscious will?—that reported not its processes and activities, but only its conclusions. It was his habit to make his tongue wait upon his mind, and to make both servants of the truth. He confessed ignorance, and stated well-founded opinions or convictions, in the same modest tone of candor. The one called forth implicit trust in him as strongly as the other.

His face never quite lost the look of farseeingness and of high thinking. His were the face and eyes of an intellectual mariner or *courier du bois*, who loved the journey, whatever befell, and meant to see its beauties and its dangers fully. He was no dreamer or visionary, but a very practical idealist, earnestly intent on present human problems. Seeing so much the seamy side of life only widened his sympathy and increased his desire to do a man's part in human betterment.

Thus, without showing by word or act that he cared for these things, he won great influence in every group in which he ever was, and deep admiration and devotion and affection.

And so, as one of many groups, the Commercial Club records its sense of the city's loss of a chief citizen, of the community's loss of a generous helper, and of our own irreparable loss of an inspiring associate and beloved friend. Grieving that he was taken in his prime, we yet rejoice in the victorious life that he led, in all that it was, and in the memory of it that long shall be. We must reverence human life since it bears such fruitage.

EDGAR A. BANCROFT, *Chairman*,

CYRUS H. McCORMICK,

ALLEN B. POND.

Special Committee on Resolutions.

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